

1 Andy C. Warshaw SBN No. 263880
2 **FINANCIAL RELIEF LAW CENTER, APC**
3 1200 Main St., Suite C
4 Irvine, CA 92614
5 Direct Phone: (714) 442-3319
6 Facsimile: (714) 361-5380
7 Email: awarshaw@bwlawcenter.com

8 Attorneys for Debtor in Possession

9
10 **UNITED STATES BANKRUPTCY COURT**

11 **CENTRAL DISTRICT OF CALIFORNIA - SANTA ANA DIVISION**

12 In Re

13 2ND CHANCE INVESTMENTS GROUP, LLC

14 Debtor in Possession.

15 Case No.: 8:22-bk-12142-SC

16 Chapter 11

17 **DECLARATION OF RAYSHON
18 FOSTER SUPPORTING RESPONSE
19 TO MOTION REGARDING THE
20 AUTOMATIC STAY AND
21 DECLARATION(S) IN SUPPORT**

22 **HEARING INFORMATION**

23 DATE: May 31, 2023

24 TIME: 1:30 pm

25 COURTROOM: 5C- Virtual

26 PLACE: 411 W. Fourth Street
27 Santa Ana, CA

28 **DECLARATION OF RAYSHON FOSTER**

I, Rayshon Foster, do hereby declare and say as follows:

1. I am over eighteen (18) years of age and a citizen of the United States of America. I make
this Declaration based upon the following facts, all of which are within my personal
knowledge or belief. As to all matter alleged on information and belief, I believe them to

1 be true. If called upon as a witness, I could and would competently testify thereto.

2 2. I make this declaration in response to **NOTICE OF MOTION AND MOTION FOR**
3 **RELIEF FROM THE AUTOMATIC STAY UNDER 11 U.S.C. § 362 (with**
4 **supporting declarations) (REAL PROPERTY)** filed on May 3, 2023, as ECF No. 124
5 (the “Motion”).

6 3. The Motion was filed by U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS
7 INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG
8 ASSET TRUST (“Movant”)

9 4. The Motion seeks relief for real property located at 37472 Yorkshire Dr., Palmdale, CA
10 93550 (the “Property”).

11 5. 2nd Chance Investment Group, LLC listed the Property on Schedule A/B of the bankruptcy
12 filing with a secured claim owed to Selene Finance totaling \$162,000 on Schedule D as a
13 secured creditor of the Property. A true and correct copy of the Debtor’s most recently
14 filed Schedules A/B and D are attached as Exhibit 1.

15 6. The Debtor filed an application to employ real estate brokers (“Employment Motion”) on
16 March 26, 2023, as ECF No. 118 to list and sell the Property. A true and correct copy of
17 the Employment Motion is attached as Exhibit 2.

18 7. The Debtor intends to sell the Property, pay Movant’s claim, and provide a dividend to
19 other allowed claims in the bankruptcy case.

20

21 I declare under penalty of perjury under the laws of the United States of America that the
22 foregoing is true and correct.

23 Executed this 4th day of May 2023 at Suffolk, VA

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28


Rayshon Foster
Principal of the Debtor

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9 A true and correct copy of the Debtor's most recently filed Schedules A/B and D are attached as
10 Exhibit 1.

Fill in this information to identify the case:

Debtor name 2nd Chance Investment Group, LLC

United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIA

Case number (if known) 8:22-bk-12142

Check if this is an amended filing

Official Form 206A/B

Schedule A/B: Assets - Real and Personal Property

12/15

Disclose all property, real and personal, which the debtor owns or in which the debtor has any other legal, equitable, or future interest. Include all property in which the debtor holds rights and powers exercisable for the debtor's own benefit. Also include assets and properties which have no book value, such as fully depreciated assets or assets that were not capitalized. In Schedule A/B, list any executory contracts or unexpired leases. Also list them on Schedule G: *Executory Contracts and Unexpired Leases* (Official Form 206G).

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. At the top of any pages added, write the debtor's name and case number (if known). Also identify the form and line number to which the additional information applies. If an additional sheet is attached, include the amounts from the attachment in the total for the pertinent part.

For Part 1 through Part 11, list each asset under the appropriate category or attach separate supporting schedules, such as a fixed asset schedule or depreciation schedule, that gives the details for each asset in a particular category. List each asset only once. In valuing the debtor's interest, do not deduct the value of secured claims. See the instructions to understand the terms used in this form.

Part 1: Cash and cash equivalents

1. Does the debtor have any cash or cash equivalents?

No. Go to Part 2.

Yes Fill in the information below.

All cash or cash equivalents owned or controlled by the debtor

Current value of
debtor's interest

Part 2: Deposits and Prepayments

6. Does the debtor have any deposits or prepayments?

No. Go to Part 3.

Yes Fill in the information below.

7. **Deposits, including security deposits and utility deposits**
Description, including name of holder of deposit

7.1. East West Bank

\$2,000.00

8. **Prepayments, including prepayments on executory contracts, leases, insurance, taxes, and rent**
Description, including name of holder of prepayment

9. **Total of Part 2.**

Add lines 7 through 8. Copy the total to line 81.

\$2,000.00

Part 3: Accounts receivable

10. Does the debtor have any accounts receivable?

No. Go to Part 4.

Yes Fill in the information below.

Part 4: Investments

13. Does the debtor own any investments?

No. Go to Part 5.

Yes Fill in the information below.

Debtor 2nd Chance Investment Group, LLC
Name

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Part 5: **Inventory, excluding agriculture assets**

18. Does the debtor own any inventory (excluding agriculture assets)?

No. Go to Part 6.
 Yes Fill in the information below.

Part 6: **Farming and fishing-related assets (other than titled motor vehicles and land)**

27. Does the debtor own or lease any farming and fishing-related assets (other than titled motor vehicles and land)?

No. Go to Part 7.
 Yes Fill in the information below.

Part 7: **Office furniture, fixtures, and equipment; and collectibles**

38. Does the debtor own or lease any office furniture, fixtures, equipment, or collectibles?

No. Go to Part 8.
 Yes Fill in the information below.

Part 8: **Machinery, equipment, and vehicles**

46. Does the debtor own or lease any machinery, equipment, or vehicles?

No. Go to Part 9.
 Yes Fill in the information below.

	General description Include year, make, model, and identification numbers (i.e., VIN, HIN, or N-number)	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
47.	Automobiles, vans, trucks, motorcycles, trailers, and titled farm vehicles			
47.1.	MB1 2021 Mercedes Benz Sprinter 2500 with 38,620 value based on kbb.org	\$0.00	Comparable sale	\$50,456.00
47.2.	MB2 2021 Mercedes 2500 with 11,063 miles value based on kbb.org	\$0.00	Comparable sale	\$58,536.00
47.3.	MB3 2021 Mercedes 2500 with 33,123 miles value based on kbb.org	\$0.00	Comparable sale	\$52,269.00
47.4.	MB4 2020 Mercedes 2500 with 19,426 miles value based on kbb.org	\$0.00	Comparable sale	\$40,000.00

48. **Watercraft, trailers, motors, and related accessories** Examples: Boats, trailers, motors, floating homes, personal watercraft, and fishing vessels

49. **Aircraft and accessories**

50. **Other machinery, fixtures, and equipment (excluding farm**

Debtor 2nd Chance Investment Group, LLC
Name

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machinery and equipment)

51. **Total of Part 8.**

Add lines 47 through 50. Copy the total to line 87.

\$201,261.00

52. **Is a depreciation schedule available for any of the property listed in Part 8?**

No
 Yes

53. **Has any of the property listed in Part 8 been appraised by a professional within the last year?**

No
 Yes

Part 9: Real property

54. **Does the debtor own or lease any real property?**

No. Go to Part 10.

Yes Fill in the information below.

55. **Any building, other improved real estate, or land which the debtor owns or in which the debtor has an interest**

Description and location of property	Nature and extent of debtor's interest in property	Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
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Include street address or other description such as Assessor Parcel Number (APN), and type of property (for example, acreage, factory, warehouse, apartment or office building, if available).

55.1. 3025 Glenview Ave.
San Bernardino CA
92407

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$377,000.00</u>
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55.2. 13352 Marty Lane
Garden Grove CA
92843

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$700,000.00</u>
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55.3. 37472 Yorkshire Dr.
Palmdale CA 37472
Yorkshire Dr.
Palmdale CA 93550

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$400,000.00</u>
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55.4. 324 W 47th Pl. Los
Angeles CA 90037

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$640,000.00</u>
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55.5. 25641 Byron St. San
Bernardino CA 92404

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$480,000.00</u>
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55.6. 43933 30 St E
Lancaster CA 93535

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$295,000.00</u>
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55.7. 1004 Peachwood Crt.
Los Banos CA 93635

<u>Fee simple</u>	<u>\$0.00</u>	<u>\$426,000.00</u>
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Debtor	2nd Chance Investment Group, LLC Name		Case number (if known)	8:22-bk-12142
55.8.	8607 Custer Rd SW Lakewood WA 98499	Fee simple	\$0.00	\$426,000.00
55.9.	827 N Meridian Ave. San Bernardino CA 92410	Fee simple	\$0.00	\$460,000.00
55.10	730 E 78th St Los Angeles CA 90001	Fee simple	\$0.00	\$685,000.00
55.11	1611 151st St. San Leandro CA 94578	Fee simple	\$0.00	\$691,000.00
55.12	1016 Portal Ave. Bakersfield CA 93308	Fee simple	\$0.00	\$240,000.00
55.13	37915 Marsala Dr. Palmdale CA 93552	Fee simple	\$0.00	\$410,000.00
55.14	3122 Emery Lane, Robbins, IL	Fee simple	\$0.00	\$50,000.00
56.	Total of Part 9. Add the current value on lines 55.1 through 55.6 and entries from any additional sheets. Copy the total to line 88.			\$6,280,000.00
57.	Is a depreciation schedule available for any of the property listed in Part 9?			<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
58.	Has any of the property listed in Part 9 been appraised by a professional within the last year?			<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Part 10: Intangibles and intellectual property				
59.	Does the debtor have any interests in intangibles or intellectual property?			
<input type="checkbox"/> No. Go to Part 11. <input checked="" type="checkbox"/> Yes Fill in the information below.				
General description		Net book value of debtor's interest (Where available)	Valuation method used for current value	Current value of debtor's interest
60.	Patents, copyrights, trademarks, and trade secrets			
61.	Internet domain names and websites www.homebuyersca.com		\$0.00	\$0.00

Debtor 2nd Chance Investment Group, LLC
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62. Licenses, franchises, and royalties
63. Customer lists, mailing lists, or other compilations
64. Other intangibles, or intellectual property
65. Goodwill

66. **Total of Part 10.**

Add lines 60 through 65. Copy the total to line 89.

\$0.00

67. Do your lists or records include personally identifiable information of customers (as defined in 11 U.S.C. §§ 101(41A) and 107)?
 No
 Yes

68. Is there an amortization or other similar schedule available for any of the property listed in Part 10?
 No
 Yes

69. Has any of the property listed in Part 10 been appraised by a professional within the last year?
 No
 Yes

Part 11: All other assets

70. Does the debtor own any other assets that have not yet been reported on this form?

Include all interests in executory contracts and unexpired leases not previously reported on this form.

No. Go to Part 12.
 Yes Fill in the information below.

Debtor 2nd Chance Investment Group, LLC
Name

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Part 12: **Summary**

In Part 12 copy all of the totals from the earlier parts of the form

Type of property	Current value of personal property	Current value of real property
80. Cash, cash equivalents, and financial assets. Copy line 5, Part 1	\$0.00	
81. Deposits and prepayments. Copy line 9, Part 2.	\$2,000.00	
82. Accounts receivable. Copy line 12, Part 3.	\$0.00	
83. Investments. Copy line 17, Part 4.	\$0.00	
84. Inventory. Copy line 23, Part 5.	\$0.00	
85. Farming and fishing-related assets. Copy line 33, Part 6.	\$0.00	
86. Office furniture, fixtures, and equipment; and collectibles. Copy line 43, Part 7.	\$0.00	
87. Machinery, equipment, and vehicles. Copy line 51, Part 8.	\$201,261.00	
88. Real property. Copy line 56, Part 9.....>		\$6,280,000.00
89. Intangibles and intellectual property. Copy line 66, Part 10.	\$0.00	
90. All other assets. Copy line 78, Part 11.	\$0.00	
91. Total. Add lines 80 through 90 for each column	\$203,261.00	+ 91b. \$6,280,000.00
92. Total of all property on Schedule A/B. Add lines 91a+91b=92		\$6,483,261.00

 2-15-2023

Fill in this information to identify the case:

Debtor name **2nd Chance Investment Group, LLC**United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA**Case number (if known) **8:22-bk-12142**

Check if this is an
amended filing

Official Form 206D**Schedule D: Creditors Who Have Claims Secured by Property****12/15**

Be as complete and accurate as possible.

1. Do any creditors have claims secured by debtor's property?

No. Check this box and submit page 1 of this form to the court with debtor's other schedules. Debtor has nothing else to report on this form.

Yes. Fill in all of the information below.

Part 1: List Creditors Who Have Secured Claims

2. List in alphabetical order all creditors who have secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim.

	Describe debtor's property that is subject to a lien	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim
2.1 Fay Servicing Creditor's Name 8001 Woodland Center Blvd. Suite 10 Tampa, FL 33614 Creditor's mailing address	Describe debtor's property that is subject to a lien 3025 Glenview Ave. San Bernardino CA 92407	\$180,000.00	\$377,000.00
Creditor's email address, if known Date debt was incurred 5/17/21 Last 4 digits of account number Do multiple creditors have an interest in the same property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority.	Describe the lien 1st Deed of Trust Is the creditor an insider or related party? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Is anyone else liable on this claim? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H) As of the petition filing date, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
2.2 Ally Creditor's Name PO Box 380902 Minneapolis, MN 55438 Creditor's mailing address	Describe debtor's property that is subject to a lien 2021 Mercedes Benz Sprinter 2500 with 38,620 value based on kbb.org	\$41,207.05	\$50,456.00
Creditor's email address, if known Date debt was incurred 12/2020 Last 4 digits of account number Do multiple creditors have an interest in the same property?	Describe the lien Auto Loan Is the creditor an insider or related party? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes Is anyone else liable on this claim? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H) As of the petition filing date, the claim is: Check all that apply		

Debtor 2nd Chance Investment Group, LLC

Case number (if known)

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No
 Yes. Specify each creditor, including this creditor and its relative priority.

Contingent
 Unliquidated
 Disputed

2.3 Del Toro Loan Servicing, Inc.

Creditor's Name

**2300 Boswell Road
Suite 215
Chula Vista, CA 91914**

Creditor's mailing address

Creditor's email address, if known

Date debt was incurred

1/4/22

Last 4 digits of account number

Do multiple creditors have an interest in the same property?

No
 Yes. Specify each creditor, including this creditor and its relative priority.

Describe debtor's property that is subject to a lien

25641 Byron St. San Bernardino CA 92404

\$286,000.00

\$480,000.00

Describe the lien

1st Deed of Trust

Is the creditor an insider or related party?

No
 Yes

Is anyone else liable on this claim?

No
 Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

As of the petition filing date, the claim is:

Check all that apply

Contingent
 Unliquidated
 Disputed

2.4 Del Toro Loan Servicing, Inc.

Creditor's Name

**2300 Boswell Road
Suite 215
Chula Vista, CA 91914**

Creditor's mailing address

Creditor's email address, if known

Date debt was incurred

6/17/22

Last 4 digits of account number

Do multiple creditors have an interest in the same property?

No
 Yes. Specify each creditor, including this creditor and its relative priority.

Describe debtor's property that is subject to a lien

827 N Meridian Ave. San Bernardino CA 92410

\$286,631.00

\$460,000.00

Describe the lien

1st Deed of Trust

Is the creditor an insider or related party?

No
 Yes

Is anyone else liable on this claim?

No
 Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

As of the petition filing date, the claim is:

Check all that apply

Contingent
 Unliquidated
 Disputed

2.5 Del Toro Loan Servicing, Inc.

Creditor's Name

**2300 Boswell Road
Suite 215
Chula Vista, CA 91914**

Creditor's mailing address

Describe debtor's property that is subject to a lien

1611 151st St. San Leandro CA 94578

\$442,928.00

\$691,000.00

Describe the lien

Debtor 2nd Chance Investment Group, LLC
Name

Case number (if known)

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1st Deed of Trust

Is the creditor an insider or related party?

No

Yes

Is anyone else liable on this claim?

No

Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

Creditor's email address, if known

Date debt was incurred

8/15/22

Last 4 digits of account number

Do multiple creditors have an
interest in the same property?

No

Yes. Specify each creditor,
including this creditor and its relative
priority.

As of the petition filing date, the claim is:

Check all that apply

Contingent

Unliquidated

Disputed

2.6 **FCI** \$266,000.00 \$295,000.00

Creditor's Name

**8180 E Kaiser Blvd
Anaheim, CA 92808**

Creditor's mailing address

Creditor's email address, if known

Date debt was incurred

8.22.22

Last 4 digits of account number

Do multiple creditors have an
interest in the same property?

No

Yes. Specify each creditor,
including this creditor and its relative
priority.

Describe debtor's property that is subject to a lien

43933 30 St E Lancaster CA 93535

Describe the lien

1st Deed of Trust

Is the creditor an insider or related party?

No

Yes

Is anyone else liable on this claim?

No

Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

As of the petition filing date, the claim is:

Check all that apply

Contingent

Unliquidated

Disputed

2.7 **FCI** \$288,000.00 \$426,000.00

Creditor's Name

**8180 E Kaiser Blvd
Anaheim, CA 92808**

Creditor's mailing address

Creditor's email address, if known

Date debt was incurred

4/21/22

Last 4 digits of account number

Do multiple creditors have an
interest in the same property?

No

Yes. Specify each creditor,
including this creditor and its relative
priority.

Describe debtor's property that is subject to a lien

1004 Peachwood Crt. Los Banos CA 93635

Describe the lien

1st Deed of Trust

Is the creditor an insider or related party?

No

Yes

Is anyone else liable on this claim?

No

Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

As of the petition filing date, the claim is:

Check all that apply

Contingent

Unliquidated

Disputed

Debtor 2nd Chance Investment Group, LLC
Name

Case number (if known)

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2.8	FCI Creditor's Name	Describe debtor's property that is subject to a lien 730 E 78th St Los Angeles CA 90001	\$510,000.00	\$685,000.00
<p>8180 E Kaiser Blvd Anaheim, CA 92808</p> <p>Creditor's mailing address</p> <p>Creditor's email address, if known</p> <p>Date debt was incurred 7/14/22</p> <p>Last 4 digits of account number</p> <p>Do multiple creditors have an interest in the same property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority. </p> <p>As of the petition filing date, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </p>				
2.9	FCI Creditor's Name	Describe debtor's property that is subject to a lien 1016 Portal Ave. Bakersfield CA 93308	\$127,000.00	\$240,000.00
<p>8180 E Kaiser Blvd Anaheim, CA 92808</p> <p>Creditor's mailing address</p> <p>Creditor's email address, if known</p> <p>Date debt was incurred 5/18/22</p> <p>Last 4 digits of account number</p> <p>Do multiple creditors have an interest in the same property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority. </p> <p>As of the petition filing date, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </p>				
2.10	FCI Creditor's Name	Describe debtor's property that is subject to a lien 37915 Marsala Dr. Palmdale CA 93552	\$295,000.00	\$410,000.00
<p>8180 E Kaiser Blvd Anaheim, CA 92808</p> <p>Creditor's mailing address</p> <p>Creditor's email address, if known</p> <p>Date debt was incurred 6/6/22</p> <p>Describe the lien 1st Deed of Trust</p> <p>Is the creditor an insider or related party? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </p> <p>Is anyone else liable on this claim? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H) </p>				

Debtor 2nd Chance Investment Group, LLC

Case number (if known)

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Last 4 digits of account number

Do multiple creditors have an interest in the same property?

No

Yes. Specify each creditor, including this creditor and its relative priority.

As of the petition filing date, the claim is:

Check all that apply

- Contingent
- Unliquidated
- Disputed

2.1	<p>Mercedes-Benz Financial Services</p> <p>Creditor's Name PO Box 5260 Carol Stream, IL 60197-5260</p> <p>Creditor's mailing address</p> <p>Creditor's email address, if known</p> <p>Date debt was incurred 12/2020</p> <p>Last 4 digits of account number</p> <p>Do multiple creditors have an interest in the same property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority.</p>	<p>As of the petition filing date, the claim is:</p> <p>Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Describe debtor's property that is subject to a lien 2021 Mercedes 2500 with 33,123 miles value based on kbb.org</p> <p>Describe the lien auto loan</p> <p>Is the creditor an insider or related party?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p>Is anyone else liable on this claim?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H)</p>	\$53,822.23	\$52,269.00
2.2	<p>Mercedes-Benz Financial Services</p> <p>Creditor's Name PO Box 5209 Carol Stream, IL 60197-5209</p> <p>Creditor's mailing address</p> <p>Creditor's email address, if known</p> <p>Date debt was incurred 12/2020</p> <p>Last 4 digits of account number</p> <p>Do multiple creditors have an interest in the same property?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority.</p>	<p>As of the petition filing date, the claim is:</p> <p>Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Describe debtor's property that is subject to a lien 2021 Mercedes 2500 with 11,063 miles value based on kbb.org</p> <p>Describe the lien Auto Loan</p> <p>Is the creditor an insider or related party?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> <p>Is anyone else liable on this claim?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H)</p>	\$92,551.00	\$58,536.00
2.1 3	<p>Select Portfolio Servicing</p> <p>Describe debtor's property that is subject to a lien</p>	\$431,668.00	\$700,000.00	

Debtor	2nd Chance Investment Group, LLC	Case number (if known)	8:22-bk-12142
Name			
Creditor's Name	13352 Marty Lane Garden Grove CA 92843		
PO Box 65250 Salt Lake City, UT 84165			
Creditor's mailing address			
Creditor's email address, if known			
Date debt was incurred			
4/6/21 subject to			
Last 4 digits of account number			
Do multiple creditors have an interest in the same property?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority.			
As of the petition filing date, the claim is:			
Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Describe the lien			
1st Deed of Trust			
Is the creditor an insider or related party?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Is anyone else liable on this claim?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H)			
2.1		Select Portfolio Servicing	
4		Creditor's Name	
		324 W 47th Pl. Los Angeles CA 90037	
		\$512,000.00	\$640,000.00
Creditor's mailing address			
Creditor's email address, if known			
Date debt was incurred			
4/7/22			
Last 4 digits of account number			
Do multiple creditors have an interest in the same property?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Specify each creditor, including this creditor and its relative priority.			
As of the petition filing date, the claim is:			
Check all that apply			
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Describe the lien			
1st Deed of Trust			
Is the creditor an insider or related party?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Is anyone else liable on this claim?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H)			
2.1		Selene Finance	
5		Creditor's Name	
		37472 Yorkshire Dr. Palmdale CA 93550	
		\$162,000.00	\$400,000.00
Creditor's mailing address			
Creditor's email address, if known			
Date debt was incurred			
11/4/2020 subject to			
Last 4 digits of account number			
Describe the lien			
1st Deed of Trust			
Is the creditor an insider or related party?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
Is anyone else liable on this claim?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Fill out <i>Schedule H: Codebtors</i> (Official Form 206H)			

Debtor 2nd Chance Investment Group, LLC

Case number (if known)

8:22-bk-12142

Do multiple creditors have an interest in the same property?

No

Yes. Specify each creditor, including this creditor and its relative priority.

As of the petition filing date, the claim is:
Check all that apply

Contingent

Unliquidated

Disputed

2.1 **Small Business Administration**

Creditor's Name

**10737 Gateway West
#300
El Paso, TX 79935**

Creditor's mailing address

Creditor's email address, if known

Date debt was incurred**6.1.2020**

Last 4 digits of account number

Do multiple creditors have an interest in the same property?

No

Yes. Specify each creditor, including this creditor and its relative priority.

As of the petition filing date, the claim is:
Check all that apply

Contingent

Unliquidated

Disputed

**Describe debtor's property that is subject to a lien
abstract****\$150,000.00****\$0.00****Describe the lien****UCC****Is the creditor an insider or related party?**

No

Yes

Is anyone else liable on this claim?

No

Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

2.1 **Superior Loan Servicing**

Creditor's Name

**7525 Topanga Canyon Blvd
Canoga Park, CA 91303**

Creditor's mailing address

Creditor's email address, if known

Date debt was incurred

10.21.21

Last 4 digits of account number

Do multiple creditors have an interest in the same property?

No

Yes. Specify each creditor, including this creditor and its relative priority.

As of the petition filing date, the claim is:
Check all that apply

Contingent

Unliquidated

Disputed

**Describe debtor's property that is subject to a lien
8607 Custer Rd SW Lakewood WA 98499**

\$252,000.00

\$426,000.00

Describe the lien

Deed of trust

Is the creditor an insider or related party?

No

Yes

Is anyone else liable on this claim?

No

Yes. Fill out *Schedule H: Codebtors* (Official Form 206H)

Do multiple creditors have an interest in the same property?

No

Yes. Specify each creditor, including this creditor and its relative priority.

As of the petition filing date, the claim is:
Check all that apply

Contingent

Unliquidated

Disputed

3. **Total of the dollar amounts from Part 1, Column A, including the amounts from the Additional Page, if any.**

\$4,376,807.2

8

Part 2: List Others to Be Notified for a Debt Already Listed in Part 1

List in alphabetical order any others who must be notified for a debt already listed in Part 1. Examples of entities that may be listed are collection agencies, assignees of claims listed above, and attorneys for secured creditors.

Official Form 206D

Additional Page of **Schedule D: Creditors Who Have Claims Secured by Property**

page 7 of 8

Debtor 2nd Chance Investment Group, LLC

Case number (if known)

8:22-bk-12142

If no others need to be notified for the debts listed in Part 1, do not fill out or submit this page. If additional pages are needed, copy this page.

Name and address

On which line in Part 1 did
you enter the related creditor?

Last 4 digits of
account number for
this entity

Fill in this information to identify the case:

Debtor name 2nd Chance Investment Group, LLCUnited States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIFORNIACase number (if known) 8:22-bk-12142

Check if this is an
amended filing

Official Form 206E/F**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY unsecured claims and Part 2 for creditors with NONPRIORITY unsecured claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Assets - Real and Personal Property* (Official Form 206A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 206G). Number the entries in Parts 1 and 2 in the boxes on the left. If more space is needed for Part 1 or Part 2, fill out and attach the Additional Page of that Part included in this form.

Part 1: List All Creditors with PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims? (See 11 U.S.C. § 507).

No. Go to Part 2.

Yes. Go to line 2.

2. List in alphabetical order all creditors who have unsecured claims that are entitled to priority in whole or in part. If the debtor has more than 3 creditors with priority unsecured claims, fill out and attach the Additional Page of Part 1.

		Total claim	Priority amount
2.1	Priority creditor's name and mailing address Franchise Tax Board PIT Bankruptcy MS: A-340 PO Box 2952 Sacramento, CA 95812-2952	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	\$0.00 \$0.00
	Date or dates debt was incurred 1.1.22	Basis for the claim:	
	Last 4 digits of account number	Is the claim subject to offset?	
	Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a) (8)	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
2.2	Priority creditor's name and mailing address Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	\$0.00 \$0.00
	Date or dates debt was incurred 1.1.22	Basis for the claim:	
	Last 4 digits of account number	Is the claim subject to offset?	
	Specify Code subsection of PRIORITY unsecured claim: 11 U.S.C. § 507(a) (8)	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Part 2: List All Creditors with NONPRIORITY Unsecured Claims

3. List in alphabetical order all of the creditors with nonpriority unsecured claims. If the debtor has more than 6 creditors with nonpriority unsecured claims, fill out and attach the Additional Page of Part 2.

Amount of claim

Debtor 2nd Chance Investment Group, LLC
Name

Case number (if known)

8:22-bk-12142

3.1	Nonpriority creditor's name and mailing address Aaron Zistman 18518 Dancy St. Rowland Heights, CA 91748 Date(s) debt was incurred <u>3/3/22, 5/10/22, 4/8/22</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>Investor</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Unknown
3.2	Nonpriority creditor's name and mailing address American Express PO Box 96001 Los Angeles, CA 90096-8000 Date(s) debt was incurred <u>10/1/22</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>credit card</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	\$209,091.02
3.3	Nonpriority creditor's name and mailing address American Express PO Box 96001 Los Angeles, CA 90096-8000 Date(s) debt was incurred <u>10/1/22</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>credit card</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	\$53,741.00
3.4	Nonpriority creditor's name and mailing address ASB Ventures LLC c/o Schorr Law 1901 Avenue of the Stars, Suite 615 Los Angeles, CA 90067 Date(s) debt was incurred <u>10.6.21, 5/26/21</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>investor</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Unknown
3.5	Nonpriority creditor's name and mailing address David Guzman 14583 McKendree Ave. Chino, CA 91710 Date(s) debt was incurred <u>12/15/21</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>investor</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Unknown
3.6	Nonpriority creditor's name and mailing address Felipe Gutierrez Jr. 13056 sycamore Ave. Apt. B Chino, CA 91710 Date(s) debt was incurred <u>3.11.21</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>investor</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Unknown
3.7	Nonpriority creditor's name and mailing address Hiten Ram Bhakta & Sajan Bhakta c/o Schorr Law 1901 Avenue of the Stars Suite 615 Los Angeles, CA 90067 Date(s) debt was incurred <u>11/1/22</u> Last 4 digits of account number _____	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input checked="" type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>pending lawsuit claim amount</u> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	\$5,000,000.00

Debtor	2nd Chance Investment Group, LLC	Case number (if known)	8:22-bk-12142
Name			
3.8	Nonpriority creditor's name and mailing address Home Depot Credit Services PO Box 9001010 Louisville, KY 40290-1010	As of the petition filing date, the claim is: <i>Check all that apply.</i>	\$18,155.00
	Date(s) debt was incurred <u>10/1/22</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input checked="" type="checkbox"/> Disputed	
		Basis for the claim: credit card	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.9	Nonpriority creditor's name and mailing address Jessie and Michelle Acosta 13337 Nellie Ave. Chino, CA 91710	As of the petition filing date, the claim is: <i>Check all that apply.</i>	Unknown
	Date(s) debt was incurred <u>5.17.22, 2.24.22, 3.11.22</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input checked="" type="checkbox"/> Disputed	
		Basis for the claim: investor	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.10	Nonpriority creditor's name and mailing address Kiwi Corp Mina Bhakta 11353 Highdale Street Norwalk, CA 90650	As of the petition filing date, the claim is: <i>Check all that apply.</i>	Unknown
	Date(s) debt was incurred <u>9/29/21, 7/12/21</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input checked="" type="checkbox"/> Disputed	
		Basis for the claim: investor	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.11	Nonpriority creditor's name and mailing address Lamar Advertising 449 East Park Center Circle South San Bernardino, CA 92408	As of the petition filing date, the claim is: <i>Check all that apply.</i>	\$1,286,803.17
	Date(s) debt was incurred <u>9.21.22</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input checked="" type="checkbox"/> Disputed	
		Basis for the claim: investor	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.12	Nonpriority creditor's name and mailing address Lowes Business Acct/GECRB PO Box 530970 Atlanta, GA 30353-0970	As of the petition filing date, the claim is: <i>Check all that apply.</i>	Unknown
	Date(s) debt was incurred <u>10/1/21</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input type="checkbox"/> Disputed	
		Basis for the claim: line of credit	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.13	Nonpriority creditor's name and mailing address Merah, LLC 7026 Edinboro Street Chino, CA 91710	As of the petition filing date, the claim is: <i>Check all that apply.</i>	Unknown
	Date(s) debt was incurred <u>12/13/21, 6/28/22</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input checked="" type="checkbox"/> Disputed	
		Basis for the claim: investor	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.14	Nonpriority creditor's name and mailing address Midare, LLC 14583 McKendree Ave. Chino, CA 91710	As of the petition filing date, the claim is: <i>Check all that apply.</i>	Unknown
	Date(s) debt was incurred <u>7/28/21, 7/13/22, 7/22/22, 6/28/22</u>	<input type="checkbox"/> Contingent	
	Last 4 digits of account number _	<input type="checkbox"/> Unliquidated	
		<input checked="" type="checkbox"/> Disputed	
		Basis for the claim: investor	
		Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor 2nd Chance Investment Group, LLC
Name _____

Case number (if known) _____

8:22-bk-12142

3.15	Nonpriority creditor's name and mailing address Pramira Holdings LLC 2552 Walnut Ave Suite 200 Tustin, CA 92780	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	Unknown
	Date(s) debt was incurred <u>4/11/21</u>	Basis for the claim: <u>investor</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.16	Nonpriority creditor's name and mailing address Pramira LLC 1422 Edinger Ave. Ste 250 Tustin, CA 92780	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	Unknown
	Date(s) debt was incurred <u>3/26/21, 3/11/21, 4/11/21, 12/10/21</u>	Basis for the claim: <u>investor</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.17	Nonpriority creditor's name and mailing address Precision Realty LLC 930 San Pablo Ave. Suite B San Francisco, CA 94141	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	Unknown
	Date(s) debt was incurred <u>11/4/21, 11/15/21, 8/13/21</u>	Basis for the claim: <u>investor</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.18	Nonpriority creditor's name and mailing address Salvador Jimenez 12822 Clemson Drive Corona, CA 92880	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	Unknown
	Date(s) debt was incurred <u>7/28/22, 7/22/22, 4/8/22, 9/26/21, 8/22/22</u>	Basis for the claim: <u>investor</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.19	Nonpriority creditor's name and mailing address Staples Credit Plan Dept. 51 7892022301 Phoenix, AZ 85062	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	\$852.00
	Date(s) debt was incurred <u>10/1/22</u>	Basis for the claim: <u>credit line</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.20	Nonpriority creditor's name and mailing address Straten Lending c/o Shorr Law 1901 Avenue of the Stars Suite 615 Los Angeles, CA 90067	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	\$57,500.00
	Date(s) debt was incurred <u>4/26/21, 10/6/21, 7/13/2021</u>	Basis for the claim: <u>investor</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	
3.21	Nonpriority creditor's name and mailing address Zona AZ, LLC 3863 E. Hermosa Vista Drive Mesa, AZ 85215	As of the petition filing date, the claim is: <i>Check all that apply.</i> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed	Unknown
	Date(s) debt was incurred <u>6.18.21</u>	Basis for the claim: <u>investor</u>	
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor	2nd Chance Investment Group, LLC Name	Case number (if known)	8:22-bk-12142
3.22	Nonpriority creditor's name and mailing address Zona CA, LLC 3863 E. Hermosa Drive Mesa, AZ 85215 Date(s) debt was incurred <u>10.13.21, 12.8.21, 8.13.21, 7/13.21</u>	As of the petition filing date, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Basis for the claim: <u>investor</u>	Unknown
	Last 4 digits of account number _____	Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Part 3: List Others to Be Notified About Unsecured Claims

4. List in alphabetical order any others who must be notified for claims listed in Parts 1 and 2. Examples of entities that may be listed are collection agencies, assignees of claims listed above, and attorneys for unsecured creditors.

If no others need to be notified for the debts listed in Parts 1 and 2, do not fill out or submit this page. If additional pages are needed, copy the next page.

	Name and mailing address	On which line in Part 1 or Part 2 is the related creditor (if any) listed?	Last 4 digits of account number, if any
4.1	OMAR HOUARI 2425 SAN ANTONIO CRESCENT WEST Upland, CA 91784	Line <u>3.15</u> <input type="checkbox"/> Not listed. Explain _____	-
4.2	Stream Kim Hicks Wrage Alfaro 3403 Tenth St. Suite 700 Riverside, CA 92501	Line <u>3.11</u> <input type="checkbox"/> Not listed. Explain _____	-

Part 4: Total Amounts of the Priority and Nonpriority Unsecured Claims

5. Add the amounts of priority and nonpriority unsecured claims.

5a. Total claims from Part 1
5b. Total claims from Part 2

5c. Total of Parts 1 and 2
Lines 5a + 5b = 5c.

Total of claim amounts		
5a.	\$	0.00
5b.	+	\$ 6,626,142.19
5c.	\$	6,626,142.19



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9 The Debtor filed an application to employ real estate brokers (“Employment Motion”) on March
10 26, 2023, as ECF No. 119 to list and sell the Property. A true and correct copy of the Employment
11 Motion is attached as Exhibit 2.
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1 Andy C. Warshaw (263880)
awarshaw@bwlawcenter.com
2 Amanda G. Billyard (256838)
abillyward@bwlawcenter.com
3 Financial Relief Law Center, APC
1200 Main St., Suite C
4 Irvine, CA 92614
Telephone 714-442-3300
5 Facsimile 714-361-5380
6 Counsel for the Debtor in Possession
7

8 **UNITED STATES BANKRUPTCY COURT**
9 **CENTRAL DISTRICT OF CALIFORNIA – SANTA ANA DIVISION**

10 In re Case No. 8:22-bk-12142-SC
11 2nd Chance Investment Group, LLC, Chapter 11
12 Debtor. **APPLICATION OF 2nd CHANCE**
13 **INVESTMENT GROUP LLC TO EMPLOY**
14 **BROKERS PURSUANT TO 11 U.S.C. §§ 327**
15 **AND 328; MEMORANDUM OF POINTS AND**
16 **AUTHORITIES; AND DECLARATIONS OF IN**
17 **SUPPORT**
18 [11 U.S.C. §§ 327(a) and 328(a); Fed. R
19 Bankr. P. 2014; Loc. Bankr. R. 2014-1(b)]
20 [No Hearing Required Unless Requested]
21
22

23 **TO THE HONORABLE SCOTT C. CLARKSON, UNITED STATES BANKRUPTCY**
24 **JUDGE, THE OFFICE OF THE UNITED STATES TRUSTEE; THE 20 LARGEST**
25 **UNSECURED CREDITORS; AND ALL PARTIES IN INTEREST:**

26 2nd Chance Investment Group, LLC (the "Debtor"), files this **APPLICATION OF 2nd**
27 **CHANCE INVESTMENT GROUP LLC TO EMPLOY BROKERS PURSUANT TO**
28 **11 U.S.C. §§ 327 AND 328; MEMORANDUM OF POINTS AND AUTHORITIES; AND**
29 **DECLARATIONS OF IN SUPPORT**

1 ("Application"). In support of the Application, the Debtor submits the following
2 memorandum of points and authorities and the attached declarations **STATEMENT OF**

3 **FACTS**

4 On December 21, 2022, the Debtor filed a voluntary petition for relief under
5 Chapter 11 of the Bankruptcy Code commencing case no. 8:22-bk-12142-SC (the
6 "Case"). The Debtor remains as a debtor in possession. The Debtor scheduled fourteen
7 parcels of real property on Schedule A/B of ECF No. 1. A summary of the property and
8 known encumbrances is provided below in Table I. Collectively, the real property parcels
9 are referred to as the "Properties".

10 Table I: Real Property Equity Proceeds

	Address	Estimated Value	Cost of Sale	Secured Claim Totals	Equity Prior to Tax Analysis
12	3025 Glenview Ave. San Bernardino CA 92407	\$377,000	\$22,620	\$180,000	\$174,380
15	13352 Marty Lane Garden Grove CA 92843	\$700,000	\$42,000	\$431,668	
18	37472 Yorkshire Dr. Palmdale CA 93550	\$400,000	\$24,000	\$162,000	\$214,000
21	324 W 47th Pl. Los Angeles CA 90037	\$700,000	\$42,000	\$512,000	
24	25641 Byron St. San Bernardino CA 92404	\$480,000	\$28,800	\$286,000	
27	43933 30 St E Lancaster CA 93535	\$305,000	\$18,300	\$266,000	\$20,700

1				
2	1004 Peachwood Crt. Los Banos CA 93635	\$400,000	\$24,000	\$288,000 \$88,000
3	8607 Custer Rd SW Lakewood WA 98499	\$395,000	\$23,700	\$252,000 \$119,300
4	827 N Meridian Ave. San Bernardino CA 92410	\$460,000	\$27,600	\$286,631 \$145,769
5	730 E 78th St Los Angeles CA 90001	\$685,000	\$41,100	\$510,000 \$133,900
6	1611 151st St. San Leandro CA 94578	\$600,000	\$36,000	\$442,928 \$121,072
7	1016 Portal Ave. Bakersfield CA 93308	\$460,000	\$27,600	\$127,000 \$305,400
8	37915 Marsala Dr. Palmdale CA 93552	\$420,000	\$25,200	\$180,000 \$214,800
9	3122 Emery Lane, Robbins, IL	\$85,000	\$5100	\$0.00 \$47,000
10	Totals	\$6,467,000	\$388,020	\$3,744,227 \$2,154,753
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26	I. <u>PROPOSED EMPLOYMENT OF BROKERS</u>			
27	To facilitate the sale of the Property, the Debtor in Possession seeks to employ an			
28	experienced and reputable real estate broker and proposes to employ Coldwell Banker			

1 ("Broker") and the following licensed California real estate brokers ("Co-Brokers") for the
2 corresponding properties, pursuant to 11 U.S.C. §§ 327(a) and 328:

3 Address	4 Broker	5 Listing Price
3122 Emery Lane, Robbins, 4 IL 60472	4 EXP Realty	5 \$85,000
5 8607 Custer Road SW, Lakewood, WA 98499	6 Keller Williams 7 Tacoma	8 \$395,000

9
10 The Brokers have agreed to advertise the properties, to market and show the
11 Property, to represent the Estate in connection with the sale of the Property, and to advise
12 the Debtor in Possession with respect to obtaining the best offer for the sale of the
13 Property.

14 The terms of the employment agreed to by the Debtor in Possession, subject to
15 approval of the Court, as set forth in the exclusive right to sell contract, the disclosure of
16 real estate brokerage relationships, the addendum to exclusive authorization and right to
17 sell, and the additional broker acknowledgment (together, "Listing Agreements") attached
18 as **Exhibit 1**, are as follows:

19 1. The Brokers have exclusive listing agreement with an exclusive right
20 to sell the property and the listing prices are reflected above. The Listing
21 Agreements, including the listing price, may be modified by the US Trustee or
22 Bankruptcy Court. The listing and sale of each Property is subject to Bankruptcy
23 Court approval, and any sale of the Property will be "as is," without any
24 representations, guarantees or warranties of any kind, whether expressed or
25 implied, by the Debtor in Possession.

26 Upon the presentation of an acceptable purchase offers for the Properties,
27 the Debtor in Possession will file a motion seeking authorization to sell the Property
28 and pay the total broker's commission of six percent (6%)¹ from the sale proceeds

1 through escrow. A commission shall be paid only if the Property is sold by the
2 Debtor in Possession. The Debtor in Possession's motion will contain an overbid
3 procedure.

4 2. The Agents are informed and understand that no sale may be
5 consummated until after notice and a hearing. Further, the Agents are aware of the
6 provisions of 11 U.S.C. § 328(a) and understand and accept that, notwithstanding
7 the terms and conditions of employment and compensation provided in the Listing
8 Agreements, the Court may allow compensation different from the compensation
9 provided under such terms and conditions after the conclusion of such
10 employment, if such terms and conditions prove to have been improvident in light
11 of developments not capable of being anticipated at the time of the fixing of such
12 terms and conditions.

13 The Brokers are well qualified to represent the Debtor in Possession and the Estate
14 in connection with the marketing and sale of the Property. The Agents' profiles are
15 attached as **Exhibit 2**.

16 **II. MEMORANDUM OF POINTS AND AUTHORITIES**

17 Pursuant to 11 U.S.C. § 1107, a Chapter 11 Debtor in Possession has the powers
18 and duties of a trustee, including the right, with the Court's approval to employ
19 professionals in the administration of its case.

20 It's capacity as Debtor in Possession and with the assistance of its Chief
21 Restructuring Officer, David Goodrich, 2nd Chance Investment Group, LLC, seeks to
22 employ Co-Brokers in the listing of several properties.

23 Except as provided above, to the best of the Debtor in Possession's knowledge,
24 and based upon the attached Declarations of the Brokers:

25 1. have no connection with the Debtors, the principals of the Debtors,
26 insiders, creditors, the Debtor in Possession, or any other party in interest, or their
27 respective attorneys and accountants, or any person employed in the Office of the
28 United States Trustee;

- 1 2. are not creditors, equity security holders or insiders of the Debtors;
- 2 3. are not investment bankers for any outstanding security of the
- 3 Debtors;
- 4 4. have not been, within three years prior to the date of the filing of the
- 5 petitions, investment bankers for a security of the Debtors, or attorneys for such an
- 6 investment banker in connection with the offer, sale or issuance of any security of
- 7 the Debtors;
- 8 5. are not and were not, within two years before the date of the filing of
- 9 the petitions, directors, officers, or employees of the Debtors or of any investment
- 10 banker for any security of the Debtors;
- 11 6. do not represent an individual or entity with an interest adverse to the
- 12 Estate;
- 13 7. are not related to the United States Trustee or to the Bankruptcy
- 14 Judge assigned to this case;
- 15 8. are disinterested within the meaning of 11 U.S.C. §§ 327(a) and
- 16 101(14);
- 17 9. do not have any fee sharing arrangement, understanding or
- 18 compensation sharing arrangement with any other entity, except for the customary
- 19 division of the commission from the sale of a property between the listing broker
- 20 and the selling broker, and the commission sharing between the Brokers & Co-
- 21 Brokers, as provided for in the Listing Agreement; and
- 22 10. will not receive a retainer in this case.

23
24 **III. CONCLUSION**

25 The Debtor-in-Possession believes the employment of the Brokers and the Agents

26 on the terms and conditions provided herein is in the best interest of Creditors and the

27 Estate.

Respectfully submitted,

2 || Dated: April 28, 2023

Financial Relief Law Center, APC

By: /s Amanda G. Billyard
Amanda G. Billyard
Attorneys for Debtor in Possession
2nd Chance Investment Group, LLC

DECLARATION OF ANNA MATSUNAGA

I, Anna Matsunaga, declare:

1. I am a real estate agent licensed in the State of Washington. I know each of the following facts to be true of my own personal knowledge or information and belief and, if called as a witness, I could and would competently testify with respect thereto. I am an agent of Keller Williams Tacoma, in the state of Washington. I am submitting this Declaration in support of the *APPLICATION OF 2nd CHANCE INVESTMENT GROUP LLC TO EMPLOY BROKERS PURSUANT TO 11 U.S.C. §§ 327 AND 328; MEMORANDUM OF POINTS AND AUTHORITIES; AND DECLARATIONS OF IN SUPPORT* (the "Application").

2. Keller Williams Tacoma and I are qualified to represent the Debtor in Possession and the Estate in connection with the marketing and sale of 8607 Custer Road, Lakewood, WA 98499. A true and correct copy of the Listing Agreements is attached as Exhibit 1. A true and correct copy of my profile is attached as Exhibit 2.

3. On behalf of Keller Williams Tacoma, I have agreed to accept employment on the terms and conditions set forth in the Application. The total commission for the properties is six percent (6%). The commission will be shared with the buyer's broker offering 2.65%, and will be paid from the sale proceeds through escrow.

4. I am not employed by the Debtor in Possession in any other matter.

5. To the best of my knowledge, except as provided above, Keller Wiliams
Tacoma and I:

a. have no connection with the Debtors, the principals of the Debtors, insiders, creditors, the Debtor in Possession, any other party or parties in interest, their respective attorneys and accountants, or any person employed in the Office of the United States Trustee:

b. are not creditors, equity security holders or insiders of the Debtors;

c. are not investment bankers for any outstanding security of the

Debtors;

d. have not been, within three (3) years before the date of the filing of
petition herein, investment bankers for a security of the Debtors, or attorneys
such an investment banker in connection with the offer, sale or issuance of any
property of the Debtors:

e. are not and were not, within two (2) years before the date of the filing of the petition herein, directors, officers or employees of the Debtors or of any investment banker for any security of the Debtors;

f. do not represent an individual or entity which holds an interest adverse to the Estate;

g. are not related to the United States Trustee or to the Bankruptcy Judge assigned to this case;

h. are disinterested within the meaning of 11 U.S.C. §§ 327(a) 101(14);

i. have no fee sharing arrangement, understanding or compensation

sharing arrangement with any other entity, except for the customary division of the commission from the sale of a property between the listing broker and the selling broker, as provided for in the Listing Agreement; and

j. will not receive a retainer in this case.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 26th day of April, 2023 at Onalaska, California. WA.

Anna Matsunaga
Anna Matsunaga

DECLARATION OF RUBI GONZALEZ

I, Rubi Gonzalez, declare:

4 1. I am a real estate agent licensed in the State of Illinois. I know each of the
5 following facts to be true of my own personal knowledge or information and belief and, if
6 called as a witness, I could and would competently testify with respect thereto. I am an
7 agent of EXP Realty, 939 W. North Avenue # 750, Chicago, IL 60642. I am submitting
8 this Declaration in support of the *APPLICATION OF 2nd CHANCE INVESTMENT GROUP*
9
10 *LLC TO EMPLOY BROKERS PURSUANT TO 11 U.S.C. §§ 327 AND 328;*
11 *MEMORANDUM OF POINTS AND AUTHORITIES; AND DECLARATIONS OF IN*
12 *SUPPORT* (the "Application").

13 2. EXP Realty and I are qualified to represent the Debtor in Possession and
14 the Estate in connection with the marketing and sale of 3122 Emery Lane, Robbins, IL
15 60472. A true and correct copy of the Listing Agreements is attached as Exhibit 1. A true
16 and correct copy of my profile is attached as Exhibit 2.

17 3. On behalf of EXP Realty, I have agreed to accept employment on the terms
18 and conditions set forth in the Application. The total commission for the properties is six
19 percent (6%). The commission will be shared with the buyer's broker offering 2.5%, and
20 will be paid from the sale proceeds through escrow.

21 4. I am not employed by the Debtor in Possession in any other matter.

22 5. To the best of my knowledge, except as provided above, Coldwell Banker
23 and I:

24 a. have no connection with the Debtors, the principals of the Debtors,
25 insiders, creditors, the Debtor in Possession, any other party or parties in interest,
26 their respective attorneys and accountants, or any person employed in the Office of
27 the United States Trustee:

28 b. are not creditors, equity security holders or insiders of the Debtors;

- c. are not investment bankers for any outstanding security of the Debtors;

d. have not been, within three (3) years before the date of the filing of the petition herein, investment bankers for a security of the Debtors, or attorneys for such an investment banker in connection with the offer, sale or issuance of any security of the Debtors;

e. are not and were not, within two (2) years before the date of the filing of the petition herein, directors, officers or employees of the Debtors or of any investment banker for any security of the Debtors;

f. do not represent an individual or entity which holds an interest adverse to the Estate;

g. are not related to the United States Trustee or to the Bankruptcy Judge assigned to this case;

- h. are disinterested within the meaning of 11 U.S.C. §§ 327(a) 101(14);
 - i. have no fee sharing arrangement, understanding or compensation sharing arrangement with any other entity, except for the customary division of the commission from the sale of a property between the listing broker and the selling broker, as provided for in the Listing Agreement; and

j. will not receive a retainer in this case.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on this 17 day of April, 2023 at Chicago, IL

Rubi Gonzalez
Rubi Gonzalez

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EXHIBIT 1

EXCLUSIVE SALE AND LISTING AGREEMENT

2nd Chance investment Grp, Llc

Seller

Seller

("Seller") hereby grants to, 1

Keller Williams Tacoma

("Listing Firm" or "Firm") from date hereof until midnight of 2

11/15/2023

("Listing Term"), the exclusive right to sell the real property ("the Property") 3

commonly known as 8607

Custer Road SW

, City Lakewood

County Pierce

, WA, Zip 98499

; and legally described on Exhibit A. 5

1. **DEFINITIONS.** (a) "MLS" means the Northwest Multiple Listing Service; and (b) "sell" includes a contract to sell; 6
an exchange or contract to exchange; or an option to purchase. Firm need not submit to Seller any offers to 7
lease, rent, or enter into any agreement other than for sale of the Property. 8

2. **AGENCY/DUAL AGENCY.** Seller authorizes Listing Firm to appoint Anna Matsunaga 9

as Seller's Listing Broker. This Agreement creates an agency relationship with Listing Broker and any of Firm's 10
brokers who supervise Listing Broker's performance as Seller's agent ("Supervising Broker"). No other brokers 11
affiliated with Firm are agents of Seller, except to the extent that Firm, in its discretion, appoints other brokers to 12
act on Seller's behalf as and when needed. If the Property is sold to a buyer represented by one of Firm's brokers 13
other than Listing Broker ("Listing Firm's Buyer's Broker"), Seller consents to any Supervising Broker, who also 14
supervises Listing Firm's Buyer's Broker, acting as a dual agent. If the Property is sold to a buyer who Listing 15
Broker also represents, Seller consents to Listing Broker and Supervising Broker acting as dual agents. Seller 16
consents to Firm receiving compensation from more than one party. Seller acknowledges receipt of the pamphlet 17
entitled "The Law of Real Estate Agency." 18

3. **LIST DATE.** Firm shall submit this listing, including the Property information on the attached Listing Input Sheets 19
and photographs of the Property (collectively, "Listing Data"), to be published by MLS by 5:00 p.m. on 20
5/4/2023 ("List Date"), which date shall not be more than 30 days from the effective date of the 21
Agreement. Seller acknowledges that exposure of the Property to the open market through MLS will increase the 22
likelihood that Seller will receive fair market value for the Property. Accordingly, prior to the List Date, Firm and Seller 23
shall not promote or advertise the Property in any manner whatsoever, including, but not limited to yard or other 24
signs, flyers, websites, e-mails, texts, social media, mailers, magazines, newspapers, open houses, previews, 25
showings, or tours. Seller shall not materially interfere with Listing Firm's marketing of the Property. 26

4. **COMPENSATION.** If during the Listing Term Seller sells the Property, and (a) the sale closes; or (b) the sale fails 27
to close due to Seller's breach of the terms of the purchase and sale agreement, Seller shall pay compensation 28
as follows: 29

a. **Listing Firm Compensation:** 3.35 % of the sales price, or \$ 395,000. 30

i. **Unrepresented Buyer.** If the buyer is not represented by a buyer brokerage firm, then the Listing Firm 31
compensation shall be 6 % of the sales price, or \$ 395,000 (equal to the amount in 32
subsection 4(a) if not filled in). 33

b. **Buyer Brokerage Firm Compensation:** 2.65 % of the sales price, or \$ 395,000 to a cooperating 34
member of MLS representing the buyer ("Buyer Brokerage Firm") ("Buyer Brokerage Firm Compensation"), 35
which includes another broker affiliated with Listing Firm who represents the buyer. This offer to pay Buyer 36
Brokerage Firm Compensation may not be withdrawn or reduced with respect to a buyer after that buyer or 37
the Buyer Brokerage Firm has notified the Listing Firm or Seller of that buyer's intent to submit an offer (and 38
for three calendar days thereafter) and shall be paid as set forth above, unless modified by the buyer and 39
Buyer Brokerage Firm in a mutually accepted purchase and sale agreement. Buyer Brokerage Firm is an 40
intended third party beneficiary of this Agreement. 41

i. **Dual Agency.** If the Listing Broker is a dual agent and represents both Seller and the buyer, then the 42
Buyer Brokerage Firm Compensation paid to Listing Firm shall be 2.65 % of the sales price, or 43
\$ 395,000 (equal to the amount in subsection 4(b) if not filled in). 44

ii. **Non-Member Buyer Brokerage Firm.** If checked, the offer to pay Buyer Brokerage Firm Compensation 45
shall extend to licensed brokerage firms that are not members of MLS. 46

EXCLUSIVE SALE AND LISTING AGREEMENT

c. Expiration of the Listing Term. If Seller shall, within 360 days (180 days if not filled in) after the expiration of the Listing Term, sell the Property to any person to whose attention it was brought through the signs, advertising or other action of the Listing Firm, or on information secured directly or indirectly from or through Firm, during the Listing Term, Seller will pay Firm and Buyer Brokerage Firm the above compensation. Provided, that if Seller pays compensation to a member of MLS or a cooperating MLS in conjunction with a sale, the amount of compensation payable to Firm shall be reduced by the amount paid to such other member(s). Provided further, that if Seller cancels this Agreement without legal cause, Seller may be liable for damages incurred by Firm as a result of such cancellation, regardless of whether Seller pays compensation to another MLS member or licensed brokerage firm that is not a member of MLS. 47
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5. **PROPERTY ACCESS AND KEYBOX.** Listing Firm shall install a keybox on the Property that holds a key to the Property. Such keybox may be opened by a key held by members of MLS, their brokers, and affiliated appraiser members of MLS. Unless otherwise agreed in writing or as set forth in the attached Listing Input Sheets, Firm and other members of MLS shall be entitled to show the Property at all reasonable times. 56
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Property Access for Non-Member Brokers. Listing Firm may be contacted by licensed brokers who are not members of MLS and do not have access to the keybox on the Property. Seller authorizes; does not authorize (authorizes if not filled in) Firm to provide access to the Property to licensed brokers who are not members of MLS. If authorized, Listing Firm shall; shall not (shall if not filled in) be required to attend any such showing. If authorized, Listing Firm shall; shall not (shall if not filled in) require brokers who are not members of MLS to execute an access agreement prior to any showing. 60
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6. **MULTIPLE LISTING SERVICE.** Seller authorizes Listing Firm and MLS to publish the Listing Data and distribute it to other members of MLS and their affiliates and third parties for public display and other purposes. This authorization shall survive the termination of this Agreement. Firm is authorized to report the sale of the Property (including price and all terms) to MLS and to its members, financial institutions, appraisers, and others related to the sale. Firm may refer this listing to any other cooperating multiple listing service at Firm's discretion or a licensed broker who is not a member of a multiple listing service. Firm shall cooperate with all other members of MLS, members of a multiple listing service to which this listing is referred, and any licensed brokers who are not members of a multiple listing service. MLS is an intended third party beneficiary of this Agreement and will provide the Listing Data to its members and their affiliates and third parties, without verification and without assuming any responsibility with respect to this Agreement. 66
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7. **PROPERTY CONDITION AND INSURANCE.** Neither Firm, MLS, nor any members of MLS or of any multiple listing service to which this listing is referred shall be responsible for, and Seller shall indemnify and hold them harmless from, any loss, theft, or damage of any nature or kind whatsoever to the Property, any personal property therein, or any personal injury resulting from the condition of the Property, including entry by the key to the keybox and/or at open houses, except for damage or injury caused by their gross negligence or willful misconduct. Seller is advised to notify Seller's insurance company that the Property is listed for sale and ascertain that the Seller has adequate insurance coverage. If the Property is to be vacant during all or part of the Listing Term, Seller should request that a "vacancy clause" be added to Seller's insurance policy. Seller acknowledges that intercepting or recording conversations of persons in the Property without first obtaining their consent violates RCW 9.73.030. 75
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8. **SELLER'S WARRANTIES AND REPRESENTATIONS.** Seller warrants that Seller has the right to sell the Property on the terms herein. If Seller provides Firm with any photographs, drawings, or sketches of the Property, Seller warrants that Seller has the necessary rights in the photographs, drawings, or sketches to allow Firm to use them as contemplated by this Agreement. Seller agrees to indemnify and hold Firm and other members of MLS harmless in the event the foregoing warranties are incorrect. Seller represents, to the best of Seller's knowledge, that the Property information on the Listing Input Sheets (attached to and incorporated into this Agreement herein by this reference) is correct. Seller authorizes Listing Firm to provide the property information in this Agreement and in the attached Listing Input Sheets to prospective buyers, to cooperating members of MLS who do not represent Seller and, in some instances, may represent the buyer, and to licensed brokers who are not members of MLS, subject to any restrictions imposed by Seller. 84
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9. **FAIR HOUSING.** Seller acknowledges that fair housing laws prohibit discrimination based on sex, marital status, sexual orientation, gender identity, race, creed, color, national origin, citizenship or immigration status, families 94
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EXCLUSIVE SALE AND LISTING AGREEMENT

with children status, honorably discharged veteran or military status, the presence of any sensory, mental, or physical disability, or the use of a support or service animal by a person with a disability. 96
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10. SHORT SALE / NO DISTRESSED HOME CONVEYANCE. If the proceeds from the sale of the Property are 98 insufficient to cover the Seller's costs at closing, Seller acknowledges that the decision by any beneficiary or 99 mortgagee, or its assignees, to release its interest in the Property, for less than the amount owed, does not automatically 100 relieve Seller of the obligation to pay any debt or costs remaining at closing, including fees such as Firm's compensation. 101 Firm will not represent or assist Seller in a transaction that is a "Distressed Home Conveyance" as defined by Chapter 102 61.34 RCW unless otherwise agreed in writing. A "Distressed Home Conveyance" is a transaction where a buyer 103 purchases property from a "Distressed Homeowner" (defined by Chapter 61.34 RCW), allows the Distressed Homeowner 104 to continue to occupy the property, and promises to convey the property back to the Distressed Homeowner or promises 105 the Distressed Homeowner an interest in, or portion of, the proceeds from a resale of the property. 106

11. SELLER DISCLOSURE STATEMENT. Unless Seller is exempt under RCW 64.06, Seller shall provide to Firm 107 as soon as reasonably practicable, a completed "Seller Disclosure Statement" (Form 17 (Residential)), (Form 17C 108 (Unimproved Residential)), or (Form 17 Commercial). Seller shall indemnify, defend, and hold Firm harmless from 109 and against any and all claims that the information Seller provides on Form 17, Form 17C, or Form 17 110 Commercial is inaccurate. 111

12. CLOSING. Seller shall furnish and pay for a buyer's policy of title insurance showing marketable title to the 112 Property. Seller shall pay real estate excise tax and one-half of any escrow fees or such portion of escrow fees 113 and any other fees or charges as provided by law in the case of a FHA or VA financed sale. Rent, taxes, interest, 114 reserves, assumed encumbrances, homeowner fees and insurance are to be prorated between Seller and the 115 buyer as of the date of closing. Seller shall prepare and execute a certification (NWMLS Form 22E or equivalent) 116 under the Foreign Investment in Real Property Tax Act ("FIRPTA"). If Seller is a foreign person or entity, and the 117 sale is not otherwise exempt from FIRPTA, Seller acknowledges that a percentage of the amount realized from 118 the sale will be withheld for payment to the Internal Revenue Service. 119

13. DAMAGES IN THE EVENT OF BUYER'S BREACH. In the event Seller retains earnest money as liquidated 120 damages on a buyer's breach, any costs advanced or committed by Firm on Seller's behalf shall be paid 121 therefrom and the balance divided equally between Seller and Firm. 122

14. ATTORNEYS' FEES. In the event either party employs an attorney to enforce any terms of this Agreement and 123 is successful, the other party agrees to pay reasonable attorneys' fees. In the event of trial, the successful party 124 shall be entitled to an award of attorneys' fees and expenses; the amount of the attorneys' fees and expenses 125 shall be fixed by the court. The venue of any suit shall be the county in which the Property is located. 126

Seller's Signature _____ Date _____

Seller's Signature _____ Date _____

Keller Williams Tacoma 127

Listing Firm

Broker's Signature

Anna Matsunaga 128
4/26/23 Date

• Indicates Required information () Indicates Maximum Choice

LISTING # 1987236

ADDRESS

WA

• State

98499

• ZIP Code + 4

8607

• Street #

Modifier

Pierce

• County

37 - Lakewood

• Area

Custer

• Street Name

Lakewood

• City

Lakewood

• Community/District

Suffix

Post Direction

Unit #

LISTING

\$395,000.00

• Listing Price

5/4/2023

• Listing Date

11/15/2023

• Expiration Date

022034-1-080

• Tax ID#

Yes

• Preliminary Title Ordered

WFG - Cyndee Shingledecker

Title Company (60 characters maximum)

• Offers (1)

Seller intends to review offers upon receipt
 Seller to review offers on Offer Review Date
(may review/accept sooner)

05/09/23

Offer Review Date

(required if 2nd "Offers" option is selected)

No

FIRPTA withholding required?

LOCATION

Lot Number

Block

Plat/Subdivision/Building Name

PROPERTY INFORMATION

Yes

• Prohibit Blogging

Yes

• Allow Automated Valuation

Yes

• Show Map Link

Yes

• Internet Advertising

Yes

• Show Address to Public

2.65

%

360

• Buyer Brkg. Comp. (BBC)

• Compensation Type

• Tail Provision (Days)

to be approved by bankruptcy court

Buyer Brkg. Compensation Comments (40 characters maximum)

1948

• Year Built

Effective Year Built

Effective Year Built Source

SOFT INFORMATION

Approximate Square Footage = Finished SqFt + Unfinished SqFt (This value is automatically calculated for you)

(Do NOT include SqFt of garage in Finished or Unfinished SqFt fields. Approximate Square Footage should exclude garage.)

1,200

Finished SqFt

Unfinished SqFt

Realist

10,454

Realist

• SqFt Source

• Lot Size (SqFt)

• Lot Size Source

VIRTUAL TOURS

Virtual Tour #1 URL (Please include http:// or https://)

Virtual Tour #1 Description

Virtual Tour #2 URL (Please include http:// or https://)

Virtual Tour #2 Description

Virtual Tour #3 URL (Please include http:// or https://)

Virtual Tour #3 Description

INITIALS:

Seller

Date

Seller

Date

Broker

Date

DM 4/26/23

Listing Address: 8607 Custer, Lakewood WA 98570

LAG # 9271

ADDITIONAL TAX IDs

Additional Tax ID#

Additional Tax IDs to be listed on attached sheets

Additional Tax ID#

Additional Tax ID#

BROKER INFORMATION

9271 Anna Matsunaga

• Listing Broker Broker Name
- ID#

9270 Keller Williams Tacoma

Listing Office - ID# Brokerage Firm Name

Co-Broker - ID# Co-Broker Name

Co-Office - ID# Co-Brokerage Firm Name

LISTING INFORMATION

• Possession (3)

- Closing
- Negotiable
- See Remarks
- Sub. Tenant's Rights

• Showing Information (10)

- Appointment
- Call Listing Office
- Day Sleeper
- Gate Code Needed
- MLS Keybox
- Other Keybox
- Owner-Call First
- Pet in House
- Power Off
- Renter-Call First
- Security System
- See Remarks
- ShowingTime
- Vacant

• Potential Terms (10)

- Assumable
- Cash Out
- Conventional
- Farm Home Loan
- FHA
- Lease/Purchase
- Owner Financing
- Rehab Loan
- See Remarks
- State Bond
- USDA
- VA

No

\$

Short Term Rental

Monthly Rent (\$)
- if rented

No

• Senior Exemption

No

Right of First Refusal

2023

\$ 3,262.00

Not Provided

No

• Tax Year

• Annual Taxes

• Form 17

• Common Interest Cmty (RCW 64.90)

HOMEOWNER ASSOCIATION INFORMATION

No

\$

• Homeowners
Association

HOA Dues

HOA Dues Include (15)

- Cable TV
- Central Hot Water
- Common Area Maintenance
- Concierge
- Earthquake Ins.
- Garbage
- Internet
- Lawn Service
- Natural Gas
- Road Maintenance
- Security Services
- See Remarks
- Sewer
- Snow Removal
- Water

Other Dues/Fees
(see remarks)

Association Contact's Name

Association Phone No.

SCHOOL & OWNER INFORMATION

Clover Park

• School District

Custer Elem

Elementary School

Hudtloff Mid

Junior High/Middle School

Clover Park High

Senior High School

2nd Chance investment Grp, Llc

• Owner's Name

Owner's Name 2

(951) 454-5454

Owner's Phone

Vacant

• Occupant Type

• Phone to Show

California

• Owner's City and State

none

• Occupant's Name

No

• Bank / RE Owned

• 3rd Party Approval Required (2)

- None
- Other - See Remarks
- Short Sale

No

• Auction

INITIALS:

Seller

Date

Seller

Date

Broker

Date

DM 4/26/23

SITE INFORMATION

Lot Dimensions	Waterfront Footage (Feet)	Pool	SFR
City	Lot Topo./Veg. (7)	View (6)	Zoning Code
Zoning Jurisdiction	<input type="checkbox"/> Brush <input type="checkbox"/> Pasture <input type="checkbox"/> Dune <input type="checkbox"/> Rolling <input type="checkbox"/> Equestrian <input type="checkbox"/> Sloped <input checked="" type="checkbox"/> Fruit Trees <input type="checkbox"/> Steep Slope <input checked="" type="checkbox"/> Garden Space <input type="checkbox"/> Terraces <input checked="" type="checkbox"/> Level <input type="checkbox"/> Wooded <input checked="" type="checkbox"/> Partial Slope	<input type="checkbox"/> Bay <input type="checkbox"/> Partial <input type="checkbox"/> Canal <input type="checkbox"/> River <input type="checkbox"/> City <input type="checkbox"/> Sea <input type="checkbox"/> Golf Course <input type="checkbox"/> See Remarks <input type="checkbox"/> Jetty <input type="checkbox"/> Sound <input type="checkbox"/> Lake <input type="checkbox"/> Strait <input type="checkbox"/> Mountain <input type="checkbox"/> Territorial <input type="checkbox"/> Ocean	<ul style="list-style-type: none"> • Leased Land
Site Features (14)	<input type="checkbox"/> Arena-Indoor <input type="checkbox"/> Electric Car Charging <input type="checkbox"/> Outbuildings <input type="checkbox"/> Arena-Outdoor <input checked="" type="checkbox"/> Fenced-Fully <input checked="" type="checkbox"/> Patio <input type="checkbox"/> Athletic Court <input type="checkbox"/> Fenced-Partially <input type="checkbox"/> Propane <input type="checkbox"/> Barn <input type="checkbox"/> Gas Available <input type="checkbox"/> Rooftop Deck <input type="checkbox"/> Boat House <input type="checkbox"/> Gated Entry <input type="checkbox"/> RV Parking <input type="checkbox"/> Cabana/Gazebo <input type="checkbox"/> Green House <input type="checkbox"/> Shop <input type="checkbox"/> Cable TV <input type="checkbox"/> High Speed Internet <input type="checkbox"/> Sprinkler System <input type="checkbox"/> Deck <input type="checkbox"/> Hot Tub/Spa <input type="checkbox"/> Stable	Lot Details (8) <input type="checkbox"/> Adjacent to Public Land <input type="checkbox"/> High Voltage Line <input type="checkbox"/> Alley <input type="checkbox"/> Open Space <input type="checkbox"/> Corner Lot <input checked="" type="checkbox"/> Paved Street <input type="checkbox"/> Cul-de-sac <input type="checkbox"/> Secluded <input type="checkbox"/> Curbs <input checked="" type="checkbox"/> Sidewalk <input type="checkbox"/> Dead End Street <input type="checkbox"/> Value in Land <input type="checkbox"/> Dirt Road <input type="checkbox"/> Drought Res Landscape	Waterfront (5) <input type="checkbox"/> Bank-High <input type="checkbox"/> Lake <input type="checkbox"/> Bank-Low <input type="checkbox"/> No Bank <input type="checkbox"/> Bank-Medium <input type="checkbox"/> Ocean <input type="checkbox"/> Bay <input type="checkbox"/> River <input type="checkbox"/> Bulkhead <input type="checkbox"/> Saltwater <input type="checkbox"/> Canal <input type="checkbox"/> Sea <input type="checkbox"/> Creek <input type="checkbox"/> Sound <input type="checkbox"/> Jetty <input type="checkbox"/> Strait
Water Access (4)	<input type="checkbox"/> Beach Rights <input type="checkbox"/> Community Waterfront/Pvt Beach <input type="checkbox"/> Deeded Access <input type="checkbox"/> Non-Deeded Access <input type="checkbox"/> Tideland Rights		

BUILDING INFORMATION

• Sewer (2)	Basement (3)	• Parking Type (4)		
<input type="checkbox"/> Available <input checked="" type="checkbox"/> Sewer Connected <input type="checkbox"/> None <input type="checkbox"/> STEP System	<input type="checkbox"/> Daylight <input type="checkbox"/> Partially Finished <input type="checkbox"/> Fully Finished <input type="checkbox"/> Roughed In <input checked="" type="checkbox"/> None <input type="checkbox"/> Unfinished	<input type="checkbox"/> Carport-Attached <input type="checkbox"/> Garage-Detached <input type="checkbox"/> Carport-Detached <input type="checkbox"/> None <input type="checkbox"/> Driveway Parking <input type="checkbox"/> Off Street <input checked="" type="checkbox"/> Garage-Attached		
Approved # of Bedrooms (septic)	1	Builder		
• New Construction	New Construction State	Estimated Completion Date		
NW Contemporary	Remodeled	10 - 1 Story		
Architecture	Building Condition	• Style Code		
Manufactured Home Serial No.	Manufactured Home Manufacturer	Manufactured Home Model Number		
• Exterior (4)	Foundation (3)	• Roof (3)		
<input type="checkbox"/> Brick <input type="checkbox"/> See Remarks <input type="checkbox"/> Cement Planked <input type="checkbox"/> Stone <input type="checkbox"/> Cement/Concrete <input type="checkbox"/> Stucco <input type="checkbox"/> Log <input checked="" type="checkbox"/> Wood <input type="checkbox"/> Metal/Vinyl <input checked="" type="checkbox"/> Wood Products	<input type="checkbox"/> Concrete Block <input type="checkbox"/> See Remarks <input type="checkbox"/> Concrete Ribbon <input type="checkbox"/> Slab <input type="checkbox"/> Post & Block <input type="checkbox"/> Tie down <input type="checkbox"/> Post & Pillar <input type="checkbox"/> Pouring Concrete	<input type="checkbox"/> Built-up <input type="checkbox"/> Metal <input type="checkbox"/> Cedar Shake <input type="checkbox"/> See Remarks <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Flat <input type="checkbox"/> Torch Down <input type="checkbox"/> Green (Living)		
Home Faces	• Building Information (3)	Accessibility Features (12)		
	<input type="checkbox"/> Attached/Zero Lot Line <input checked="" type="checkbox"/> Built on Lot <input type="checkbox"/> Detached <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Modular <input type="checkbox"/> Planned Unit Dev	<input type="checkbox"/> Accessible Approach <input type="checkbox"/> Accessible Entrance <input type="checkbox"/> Accessible Central Living/Common Area <input type="checkbox"/> Accessible Bedroom <input type="checkbox"/> Accessible Bath <input type="checkbox"/> Accessible Kitchen		
ACCESSORY DWELLING UNIT	Accessory Dwelling Unit	Detached Dwelling (Finished SqFt)	ADU Bedroom(s)	ADU Bathroom(s)

INITIALS:

Seller Date Seller Date Broker Date

AM 4/20/23

Listing Address: 8607 Custer, Lakewood WA 98570

LAG # 9271

GREEN BUILDING INFORMATION

Green Certification (4)

- Built Green™
- LEED™
- Northwest ENERGY STAR®
- Other - See Remarks

Built Green™

LEED™

Northwest ENERGY STAR®

Construction Methods (2)

- Advanced Wall
- Double Wall
- Ins. Concrete Form (ICF)
- Post & Beam
- Standard Frame
- Steel & Concrete
- Strawbale
- Structural Ins. Panel (SIPs)
- Tilt-up

EPS Energy Score (0-99,999kWh)

HERS Index Score (0-150)

INTERIOR FEATURES

Lower Fireplaces

Type of Fireplace (5)

- Electric
- Gas
- Other - See Remarks
- Pellet
- Wood

Upper Fireplaces

Interior Features (17)

- 2nd Kitchen
- 2nd Primary BR
- Bath Off Primary
- Built-in Vacuum
- Ceiling Fan(s)
- Dbl Pane/Storm Windw
- Dining Room
- Elevator
- Fireplace (Primary BR)
- French Doors
- High Tech Cabling
- Hot Tub/Spa
- Jetted Tub
- Loft
- Sauna
- Security System
- Skylights
- SMART Wired
- Solarium/Atrium
- Sprinkler System
- Triple Pane Windows

1

Main Fireplaces

Electric

Water Heater Type

Garage

Water Heater Location

Leased Equipment

• Energy Source (6)

- Electric
- Geothermal
- Ground Source
- Natural Gas
- Oil
- Pellet
- Propane
- See Remarks
- Solar (Unspecified)
- Solar Hot Water
- Solar PV
- Wood

• Heating (8)

- 90%+ High Efficiency
- Baseboard
- Ductless HP-Mini Split
- Forced Air
- Heat Pump
- High Efficiency (Unspecified)
- Hot Water Recirc Pump
- HRV/ERV System
- Insert
- None
- Other - See Remarks
- Radiant
- Radiator
- Stove/Free Standing
- Tankless Water Heater
- Wall

• Cooling (8)

- 90%+ High Efficiency
- Central A/C
- Ductless HP-Mini Split
- Forced Air
- HEPA Air Filtration
- High Efficiency (Unspecified)
- Insert
- None
- Other - See Remarks
- Radiant
- Wall
- Window Unit A/C

Floor Covering (5)

- Bamboo/Cork
- Ceramic Tile
- Concrete
- Engineered Hardwood
- Fir/Softwood
- Granite
- Hardwood
- Laminate
- Laminate Hardwood
- Laminate Tile
- Marble
- Other Renewable
- See Remarks
- Slate
- Stone
- Travertine
- Vinyl
- Vinyl Plank
- Wall to Wall Carpet

Appliances That Stay (10)

- Dishwasher
- Double Oven
- Dryer
- Garbage Disposal
- Microwave
- Refrigerator
- See Remarks
- Stove/Range
- Trash Compactor
- Washer

Excluded Items

UTILITY/COMMUNITY

Community Features (11)

- Age Restriction
- Airfield
- Athletic Court
- Boat Launch
- CCRs
- Clubhouse
- Gated Entry
- Golf Course
- Park
- Playground
- Trails

• Water Source (3)

- Community
- Individual Well
- Lake
- Private
- Public
- See Remarks
- Shared Well
- Shares
- Water Catchment System
- Well Needed

Irrigation Comments (Max 40 characters)

Lakewood Water

Water Company

Puget Sound Energy

Power Company

Pierce County Sewer

Sewer Company

Yes

Public Transit Nearby

Transit Route

INITIALS:

Seller

Date

Seller

Date

Broker

Date

OM 4/26/23

Listing Address: 8607 Custer, Lakewood WA 98570

LAG # 9271

ROOM LOCATION

• Level (1) M for Main L for Lower S for Split G for Garage U2 for Upper (2nd Floor) U3 for Upper (3rd Floor) U4 for Upper (4th Floor)

Approved Accessory	Extra Fin Room	Living Room	M
Bonus Room	Family Room	M	Primary Bedroom
Den/Office	Great Room		Rec Room
Dining Room	Kitchen with Eating Space		Studio
Entry	Kitchen w/o Eating Space	M	Utility Room

No. of Bedrooms M 3 L _____ U2 _____ U3 _____ U4 _____ No. of Full Baths M 1 L _____ U2 _____ U3 _____ U4 _____
(Excluding Primary Bedroom)

No. of Bathtubs 1 No. of Showers 1 No. of 1/2 Baths M _____ L _____ U2 _____ U3 _____ U4 _____
No. of 3/4 Baths M _____ L _____ U2 _____ U3 _____ U4 _____

REMARKS

Marketing Remarks. CAUTION! The comments you make in the following lines are limited to descriptions of the land and improvements only. These remarks will appear in the client handouts and websites. (750)

Remodeled on all one level, close to schools, parks, freeway, shopping, medical and much more. Enjoy your private back yard. Relax in front of your fireplace in the evening. Cook up a storm in your newly remodeled kitchen with lots of counter space. You'll have plenty of parking for all your guests and your back yard with large covered patio is perfect to for outdoor living or entertaining. House is ready for you to move in and call it home, colors are neutral and will match everything you have.

Confidential Broker-Only Remarks. Comments in this category are for broker's use only. (500)

Title ordered with WFG- Tiffney Olsen's team is at the ready for escrow. This is a Bankruptcy sale and the sale requires approval of BK court. Please read showing instructions and offers suggestions. Supra key box to right of gate at driveway, key to padlock to let you in inside. Please lock up everything and return keys when done.

• Driving Directions to Property (200)

From inside the Lakewood Towne Center, Turn L on Gravelly Lake Drive, L on Bridgeport, L on Steilacoom R on Custer

INITIALS:

Seller Date Seller Date Broker Date

DM 4/26/23

AMENDMENT TO EXCLUSIVE LISTING AGREEMENT

This amends the Exclusive Listing Agreement ("Agreement") dated 5/4/2023 4/26/23, 1
 between 2nd Chance investment Grp, Llc ("Seller") 2
 Seller Seller
 and, Keller Williams Tacoma ("Firm") 3
 concerning the property, listing no. 1987236, commonly known as 8607 Custer Road SW, 4
 in the City of Lakewood, County of Pierce, WA, Zip 98499. 5

SELLER AND FIRM AGREE AS FOLLOWS:

Price Change. The listing price is changed to \$ _____ . 7

Agreement Extended. The Agreement is extended until midnight of _____ . 8
 If the Agreement expired prior to the parties' execution of this Amendment, the Agreement (and any prior 9
 Amendments thereto) are incorporated herein by this reference and this Amendment shall constitute a new 10
 Exclusive Listing Agreement. 11

Other: 12

Listing broker certifies that she has no personal interest in the property. In addition to Attachment A as legal 13
 description, Attachment B is part of the listing agreement per the bankruptcy court in charge of the sale. 14

Listing broker will install both a Supra key box AND a contractor box at the property. Listing broker may 15
 arrange showings with an unlicensed team member as needed and contractor box may also be used as needed for 16
 access by appraisers, professional photographers and other professionals during the course of the listing period. 17

The actual listing date and purchase price will be determined by the council in charge of the bankruptcy and will 18
 be added to an updated form 18 prior to listing if any changes in date or price are required. 19

20
 21
 22
 23
 24

ALL OTHER TERMS AND CONDITIONS of the Agreement remain unchanged. 25

Seller's Signature _____ Date _____
 Seller's Signature _____ Date _____

Keller Williams Tacoma 26
 Real Estate Firm
 Anna 4/26/23 27
 Broker's Signature Date
 Matsumoto

EXHIBIT "A"
LEGAL DESCRIPTION

*to listing agreement
& purchase, & sale*

BEGINNING AT A POINT 130 FEET WEST OF THE EAST LINE OF SECTION 34, TOWNSHIP 20 NORTH, RANGE 2 EAST, W. M., AND 643.25 FEET NORTH OF THE SOUTHEAST CORNER OF THE NORTHEAST 1/4 OF SECTION 34;
THENCE SOUTH 89°20'00" WEST A DISTANCE OF 143.7 FEET;
THENCE NORtheasterly along the east right of way line of the manitou-custer road a distance of 76.6 FEET;
THENCE NORTH 89°20'00" EAST FOR A DISTANCE OF 132.49 FEET;
THENCE SOUTH 00°16'00" WEST A DISTANCE OF 75 FEET TO THE POINT OF BEGINNING;
SITuate in the county of pierce, state of Washington.

DISCLAIMER TO RECIPIENT:

This Legal Description is furnished as a free public service. It is not a result of a Title Search or based on a complete examination of the public records. WFG National Title Company disclaims any liability as to the sufficiency and/or effect of description in this document.

Attachment B

ADDENDUM TO EXCLUSIVE AUTHORIZATION AND RIGHT TO SALE

2nd Chance Investment Group, LLC ("Debtor") agrees to grant Team Momentum Real Estate and Anna Matsunaga ("Broker") the exclusive right to negotiate a sale of the real property commonly described as 8607 Custer Rd., Lakewood, Washington 98499 ("Property") upon the terms and conditions of the Exclusive Authorization and Right to Sell Property ("Exclusive Authorization"), by the following terms and conditions:

1. **Addendum.** This Addendum applies to the Exclusive Authorization. Notwithstanding any contrary terms and conditions in the Exclusive Authorization, this Addendum shall apply.
2. **Termination.** The Debtor may terminate the Exclusive Authorization at the Debtor's option and upon written notice to the Broker at any time, and no liability and obligations shall accrue to the estate or to the Debtor as a result of any such termination.
3. **Abandonment.** The Debtor reserves the right, in the Debtor's sole discretion, to determine not to sell the Property and to abandon the Property by serving a notice of the Debtor's intention to abandon the Property upon the Debtor, the Debtor's counsel, the United States Debtor, all creditors, and all parties in interest. In the event of any such abandonment, the Exclusive Authorization and this Addendum shall terminate, and no liability or obligations shall accrue to the estate or to the Debtor as a result of any such abandonment and termination.
4. **Conditions of Sale.** The Broker agrees and understands that any sale of the Property shall be subject to the following terms and conditions:
 - a. If for any reason, or no reason whatsoever, the Debtor is unable to deliver possession or title to the Property to any potential purchaser, the purchaser's sole remedy shall be the return of any money that the purchaser has deposited towards the purchase of the Property.
 - b. The Debtor is selling the Property in an "AS IS" condition or basis by quitclaim deed without any representation or warranties whatsoever, including without limitation representations or warranties as to title, oil and mineral rights, city or government agency notifications regarding work to be done, marketability of title, ownership, physical condition, compliance with state, city or federal statutes, codes, ordinances, or regulations, geological stability, zoning, suitability for improvements on the Property, nor any assurances regarding if the Property is subdividable.



04/14/23

- c. The sale of the Property is subject to Bankruptcy Court approval after notice to the Debtor, the Debtor's counsel, the United States Debtor, all creditors, and all parties in interest as required by the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and Local Bankruptcy Rules.
- d. The sale is subject to overbids.
- e. The purchaser shall, at the purchaser's sole expense, acquire any and all insurance policies that the purchaser desires to cover the Property. The Debtor does not agree to acquire or transfer any insurance policies to the purchaser.
- f. The purchaser is to arrange for all financing of the acquisition of the Property before the close of escrow.
- g. All escrow fees shall be shared and paid on a 50/50 basis by the Debtor and the purchaser.
- h. The purchaser shall, at the purchaser's sole expense, install all smoke detectors, if any, as may be required by state or local law. The Debtor is not required to deliver to the purchaser a written statement of compliance with any applicable state and local law.
- i. The purchaser shall, at purchaser's sole expense, obtain any and all pest control inspection repairs that purchaser deems appropriate.
- j. If any local ordinance requires that the Property be brought into compliance with minimum energy conservation standards as a condition of sale or transfer, the purchaser shall comply with and pay for these requirements at purchaser's sole expense.
- k. Any sale is subject to the following conditions being satisfied before the close of escrow:
 - i. the Debtor must prevail with respect to any objections to the proposed sale and obtain a court order authorizing the sale, or

alternatively have an order confirming a Chapter 11 Plan of Reorganization that otherwise authorizes the Debtor to proceed; and

- ii. the Debtor reserves the right to reject any and all offers which in his/her judgement are insufficient.

I. The Property is being sold subject to:

- i. All general and special taxes that are presently due, or may become due, regarding the Property, other than property taxes, which shall be prorated as of the close of escrow;
- ii. Any and all easements and restrictions, rights and condition of record and rights of way, against, on or regarding the Property. Title, however, is to be transferred free of secured claims of record.

5. Payment of Commission. The commission to be paid to the Broker shall only be paid from the proceeds of the sale of the Property. The payment of the commission is subject to prior approval of the Bankruptcy Court.

6. Reduction of Listing Price and Extension of Term of Listing Agreement. The Debtor may, in the Debtor's sole discretion and business judgement and without further Court order, modify the Exclusive Authorization by reducing the listing price and/or extending the term of the Exclusive Authorization.

7. Entire Agreement. This Addendum and the Exclusive Authorization, to the extent that such Exclusive Authorization is not contrary to the terms and conditions herein, constitute the entire contract between the parties. All prior agreements between the parties are incorporated into the agreement. Its terms are intended by the parties as a final expression of their agreement with respect to such terms as are included herein and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. The parties further intend that this Addendum and the Exclusive Authorization constitute the complete, final, and exclusive statement of the terms of the agreement and that no extrinsic evidence whatsoever may be introduced in any judicial or arbitration proceeding., if any, involving this Addendum and the Exclusive Authorization.

8. Bankruptcy Court Jurisdiction. The Bankruptcy Court, sitting shall have exclusive jurisdiction to resolve any and all disputes relating to this Addendum and the Exclusive Authorization. This Addendum and the Exclusive Authorization and any disputes related to thereto shall be governed by Washington Law.



1 **EXP REALTY**
2 BROKERAGE (Print Listing Office Name)
3 **Steve Rettig**
4 DESIGNATED MANAGING BROKER NAME (Print)
5 **RUBI GONZALEZ**
6 DESIGNATED AGENT(S) NAME(S) (Print)

2ND CHANCE INVESTMENT GROUP, LLC
SELLER NAME (Print)
SELLER NAME (Print)

7 Seller represents and warrants that title to the property is in the name of: **2ND CHANGE INVESTMENT GROUP, LLC**
8 and Seller has the authority to sell the Property.

9 **1. Property:** This Agreement is between the above-mentioned Brokerage and Seller, in consideration of their acceptance of the
10 terms hereof and, efforts of Brokerage's to advertise, market, promote, and sell the real estate commonly known as:

11 Address: **3122 Emery Ln**,
12 Unit No: _____, City: **ROBBINS**,
13 County: **COOK COUNTY**, State: **IL**, Zip Code: **60472**,
14 Permanent Index No.: **28024240170000**, hereinafter referred to as "Property."

15 **If Designated Parking is Included:** # of space(s) _____; identified as space(s) # _____; location _____
16 /CHECK TYPE deeded space, PIN: _____ limited common element assigned space.

17 **If Designated Storage is Included:** # of space(s) _____; identified as space(s) # _____; location _____
18 /CHECK TYPE deeded space, PIN: _____ limited common element assigned space.

19 **2. Term and Conditions:** The term of this Agreement begins 12:01 A.M. Month: **MARCH** Day: **9TH**
20 Year: **2023** and terminates 11:59 P.M. Month: **OCTOBER** Day: **9TH** Year: **2023**

21 ("marketing period"). Seller gives Brokerage the exclusive right to market, sell, option, or exchange the Property to qualified
22 purchasers and to share the Property with participants in the Midwest Real Estate Database, LLC, and/or any other Multiple Listing
23 Service in which Managing Broker is a participant, in accordance with the applicable rules and regulations of that Multiple Listing Service.

24 **(____ / ____)** THE PARTIES UNDERSTAND AND AGREE THAT IT IS ILLEGAL FOR EITHER OF THEM TO
25 ***[SELLER(S) INITIALS]*** DISCRIMINATE AGAINST ANY PROSPECTIVE BUYER OR LESSEE ON THE BASIS OF RACE, AGE,
26 COLOR, RELIGION, SEX, ANCESTRY, ORDER OF PROTECTION STATUS, GENDER IDENTITY, MARITAL
27 STATUS, PHYSICAL OR MENTAL HANDICAP, FAMILIAL STATUS, PREGNANCY, NATIONAL ORIGIN, SEXUAL
28 ORIENTATION, MILITARY STATUS, DISHONORABLE DISCHARGE FROM THE MILITARY SERVICE, ARREST
29 RECORD, OR ANY OTHER CLASS PROTECTED BY THE ILLINOIS HUMAN RIGHTS ACT. THE PARTIES AGREE
30 TO COMPLY WITH ALL APPLICABLE FEDERAL, STATE, AND LOCAL FAIR HOUSING LAWS.

31 **3. Marketing Price:** The price shall be \$ **85,000**

32 **4. Possession:** Possession is to be negotiated at time of sales contract.

33 **5. Fixtures and Personal Property:** All of the fixtures and personal property stated herein are owned by Seller and, to the best of
34 Seller's knowledge, are in operating condition unless otherwise noted. Seller agrees to transfer to buyer all fixtures, all heating,
35 electrical, and plumbing systems together with the following items of personal property by Bill of Sale (Check or enumerate applicable items):

<input type="checkbox"/> Refrigerator	<input type="checkbox"/> Wine/Beverage Refrigerator	<input type="checkbox"/> Light Fixtures, as they exist	<input type="checkbox"/> Fireplace Gas Log(s)
<input type="checkbox"/> Oven/Range/Stove	<input type="checkbox"/> Sump Pump(s)	<input type="checkbox"/> Built-in or attached shelving	<input type="checkbox"/> Smoke Detectors
<input type="checkbox"/> Microwave	<input type="checkbox"/> Water Softener (unless rented)	<input type="checkbox"/> All Window Treatments & Hardware	<input type="checkbox"/> Carbon Monoxide Detectors
<input type="checkbox"/> Dishwasher	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Satellite Dish	<input type="checkbox"/> Invisible Fence System, Collar & Box
<input type="checkbox"/> Garbage Disposal	<input type="checkbox"/> Central Humidifier	<input type="checkbox"/> Wall Mounted Brackets (AV/TV)	<input type="checkbox"/> Garage Door Opener(s)
<input type="checkbox"/> Trash Compactor	<input type="checkbox"/> Central Vac & Equipment	<input type="checkbox"/> Security System(s) (unless rented)	<input type="checkbox"/> with all Transmitters
<input type="checkbox"/> Washer	<input type="checkbox"/> All Tacked Down Carpeting	<input type="checkbox"/> Intercom System	<input type="checkbox"/> Outdoor Shed
<input type="checkbox"/> Dryer	<input type="checkbox"/> Existing Storms & Screens	<input type="checkbox"/> Electronic or Media Air Filter(s)	<input type="checkbox"/> Outdoor Playset(s)
<input type="checkbox"/> Attached Gas Grill	<input type="checkbox"/> Window Air Conditioner(s)	<input type="checkbox"/> Backup Generator System	<input type="checkbox"/> Planted Vegetation
<input type="checkbox"/> Water Heater	<input type="checkbox"/> Ceiling Fan(s)	<input type="checkbox"/> Fireplace Screens/Doors/Grates	<input type="checkbox"/> Hardscape

46 **Other items included:** _____

47 **Items NOT included:** _____

48 Unless otherwise agreed to in writing by Seller and Buyer, Seller shall warrant to Buyer that all fixtures, systems and personal
49 property included in this Agreement shall be in operating condition at possession, except: _____

50 _____ A system or item shall be deemed to be in operating condition if it performs
51 the function for which it is intended, regardless of age, and does not constitute a threat to health or safety.

52 **6. Home Warranty:** Seller shall agree to provide to Buyer a limited home warranty program from _____
53 _____ at a charge of \$ _____. Seller acknowledges that a home
54 warranty program is a limited warranty with a deductible. (STRIKE THROUGH IF NOT OFFERED.)

55 **7. Seller's Designated Agent(s):** Managing Broker designates and Seller accepts: **RUBI GONZALEZ**
56 ("Seller's Designated Agent(s)"), a licensee affiliated with Managing Broker, as the only legal agent of Seller to market and sell
57 Seller's Property. Managing Broker reserves the right to appoint additional designated agents for Seller when, in Managing Broker's
58 discretion, it is necessary. If additional designated agents are appointed, Seller shall be informed in writing within a reasonable time

SR Designated Managing Broker Initials

Address: **3122 Emery Ln Robbins, IL 60472**

Seller Initials

Seller Initials

Case#8222614221122SSC Doc#12981 Filed#45284223 Entered#45284223174104300 Desc
of such appointment. Seller authorizes Seller's Designated Agent(s) from time to time to allow another licensee, who is not an
agent of the Seller, to conduct an open house of Seller's Property or provide similar support to Designated Agent(s) in the marketing
of Seller's Property. Seller understands and agrees that this Agreement is a contract for Brokerage to market and sell Seller's Property
and that Seller's Designated Agent(s) is the only legal agent of Seller. Seller's Designated Agent(s) will be primarily responsible for
the direct marketing and sale of Seller's Property. The duties owed to Seller as referred in the Illinois Real Estate License Act of
2000, as amended, will only be owed to Seller by the Designated Agent(s). The Managing Broker and the Designated Agent(s) will
have only those duties to the Seller as are required by statute.

8. Possible Dual Agency: The above named Designated Agent(s) (hereinafter sometimes referred to as "Licensee") may undertake
a dual representation (represent both the seller or landlord and the buyer or tenant) for the sale or lease of the Property. Seller
acknowledges he was informed of the possibility of this type of representation. Before signing this document, Seller must read the following:
Representing more than one party to a transaction presents a conflict of interest, since both clients may rely upon Licensee's advice
and the clients' respective interests may be adverse to each other. Licensee will undertake this representation only with the written
consent of ALL clients in the transaction. Any agreement between the clients as to a final contract price and other terms is a result
of negotiations between the clients acting in their own best interests and on their own behalf. Seller acknowledges that Licensee has
explained the implications of dual representation, including the risks involved, and understands that he has been advised to seek
independent advice from advisors or attorneys before signing any documents in this transaction.

WHAT A LICENSEE CAN DO FOR CLIENTS WHEN ACTING AS A DUAL AGENT:

1. Treat all clients honestly.
2. Provide information about the Property to the buyer or tenant.
3. Disclose all latent material defects in the Property that are known to Licensee.
4. Disclose financial qualification of the buyer or tenant to the Seller or landlord.
5. Explain real estate terms.
6. Help the buyer or tenant to arrange for Property inspections.
7. Explain closing costs and procedures.
8. Help the buyer compare financing alternatives.
9. Provide information about comparable properties that have sold so both clients may make educated decisions on what price to
accept or offer.

WHAT A LICENSEE CANNOT DISCLOSE TO CLIENTS WHEN ACTING AS A DUAL AGENT:

1. Confidential information that Licensee may know about the clients, without the client's permission.
2. The price or terms the seller or landlord will take other than the listing price without permission of the seller or landlord.
3. The price or terms the buyer or tenant is willing to pay without permission of the buyer or tenant.
4. A recommended or suggested price or terms the buyer or tenant should offer.
5. A recommended or suggested price or terms the seller or landlord should counter with or accept.

If Seller is uncomfortable with this disclosure and dual representation, please let Licensee know. Seller is not required to
accept this section unless Seller wants to allow the Licensee to proceed as a Dual Agent in this transaction.

Yes No (____/____) /SELLER(S) INITIALS/

By checking "Yes" and initialing, Seller acknowledges that Seller has read and understands this section and voluntarily consents to
the Licensee acting as a Dual Agent (that is, to representing BOTH the Seller or landlord and the buyer or tenant) should that become necessary.

9. Seller Duties:

1. To provide access to property upon reasonable notice;
2. To make best efforts to maintain property for showings;
3. To provide all communication information and to be responsive to Designated Agent within a timely fashion, when requested;
4. To provide any financial information that may affect the ability to provide clear title (e.g. mortgages, municipal liens, tax liens,
or any other liens on the property);
5. To provide full ownership information (e.g. direct ownership, owner(s) of record)
6. To provide any information related to any pending legal proceedings (e.g. eminent domain, foreclosure, divorce, tax sale);
7. To provide any other information regarding pending notices, or requirements from any municipality;
8. To comply with the disclosure requirements of Paragraph 17 of this agreement;
9. To refer to Managing Broker and/or Seller's Designated Agent(s) all inquiries about this Property.
10. To comply in all respects with the Illinois Eavesdropping Act;
11. To provide most recent copies of any Condominium or Homeowners' Association documents:
 - o The covenants, conditions, and restrictions and or the Declaration;
 - o HOA articles of incorporation, bylaws, and current Rules and Regulations;
 - o Policies, agreements, and notices;
 - o Minutes of any meetings for the preceding twenty-four (24) months;
 - o Proof of casualty and liability insurance;
 - o Status and amount of any reserves and anticipated capital expenditures;
 - o Statement of status of any pending suits or judgments to which the association is a party.

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Yes **No** (/) *[SELLER(S) INITIALS]*

By checking "Yes" and initialing, Seller acknowledges that when requested of Potential Buyer's designated agent(s), prospective buyers or buyer's agents may take additional video recordings/photos of the real estate.

10. Notice Regarding Buyer “Offer Letters”: A communication written by a Potential Buyer who wants to purchase Real Estate often contains personal information about that buyer or the buyer’s family, including reasons why the buyer wants to buy or reasons why the buyer thinks a seller should sell to the buyer. Although they most often are sent in a multiple-offer situation, they can occur at any time. Such communications (often referred to as “Offer Letters” or “Buyer Love Letters”) can be persuasive and may provide information to a seller in determining who ought to buy the Real Estate.

Sellers need to consider that accepting Offer Letters may expose sellers to a claim of discrimination under Federal Fair Housing laws as well as under the Illinois Human Rights Act. These laws prohibit discrimination against buyers included in one or more protected classes, and the Offer Letter may include information indicating that a buyer is a member of such class. If a seller elects not to sell to the buyer who wrote such a letter, that buyer may conclude, and then claim, that a seller rejected the offer because the buyer was a member of one of those protected classes.

Two small, empty square boxes with thick black borders, positioned side-by-side. The left box is slightly taller than the right one.

Yes **No** (/) *[SELLER(S) INITIALS]*

By checking "Yes" and initialing, Seller acknowledges that they will accept "Offer Letters" from Potential Buyers.

11. Representation of Buyers: Seller acknowledges that Seller has been informed and understands that as part of Brokerage's real estate business, Brokerage, from time to time, enters into representation agreements with buyers, and, as such, may designate certain of its licensees as exclusive buyers' representatives for the purpose of showing and negotiating the purchase of real estate listed with Brokerage or other real estate brokerage firms.

12. Buyer Confidentiality: Seller understands that Brokerage, Managing Broker and/or Designated Agent(s) may have previously represented a buyer who is interested in Seller's Property. During that representation, Managing Broker and/or Designated Agent(s) may have learned material information about the Buyer that is considered confidential. Under the law, neither Managing Broker nor Designated Agent(s) may disclose any such confidential information to Seller even though the Managing Broker and/or Designated Agent(s) now represent the Seller.

13. Managing Broker's Affiliates: Seller understands and agrees that other licensees affiliated with Brokerage, may represent the actual or prospective buyer of Seller's Property. Further, Seller understands and agrees that if the Property is sold through the efforts of a licensee affiliated with Brokerage that represents the buyer, the other licensee affiliated with Brokerage will be acting as a buyer's representative.

14. Consent to Represent Other Sellers: Seller understands and agrees that Brokerage, Managing Broker and Designated Agent(s) may from time to time represent or assist other sellers who may be interested in selling their property to buyers. The Seller consents to Brokerage, Managing Broker's and Designated Agent's(s') representation of such other sellers before, during, and after the expiration of this Exclusive Marketing Agreement and expressly waives any claims including but not limited to breach of duty or breach of contract based solely upon Brokerage, Managing Broker's or Designated Agent's(s') representation or assistance of other sellers who may be interested in selling their property to buyers.

15. Brokerage Fee: Except as provided hereafter, in consideration of the obligations of the Brokerage, the Seller agrees:

a) To pay Brokerage, at the time of closing of the sale of the property, or the initial closing of an installment contract for deed, and from the disbursement of the proceeds of said sale, compensation in the amount of, for Brokerage's services, \$ _____ and/or 5.5 % of the sale price in effecting the sale by finding a Buyer ready, willing, and able to purchase the property. In the event that a cooperating brokerage as defined in Paragraph 2 above as a Participant is involved in the transaction, the commission shall be distributed 2.5 % plus \$ 350 of the sales price to the listing brokerage and 2 % minus \$ 350 of the sales price to the cooperating brokerage. Brokerage, on a case-by-case basis with permission of the Seller, may agree to a different cooperating commission to cooperating brokerages who are Participants as defined in Paragraph 2 above. If the transaction shall not be closed because of refusal, failure, or inability of the Seller to perform, the Seller shall pay the sales commission in full to Brokerage upon demand. Should a sale be in pending or contingent status at the expiration of this Agreement, Seller shall pay Brokerage the full commission set forth upon closing of said sale.

b) To pay Brokerage the commission specified above if Brokerage procures a buyer, if the Property is sold within said time by Seller or any other person, or if the property is sold within 30 days from the expiration date herein to any prospect to whom the said listing information was submitted during the term of this exclusive agreement. However, Seller shall not be obligated to pay said commission if a valid, written listing agreement is entered into during the term of said protection period with another brokerage and the sale of the Property is made during the term of the subsequent listing agreement.

Special Compensation Information:

16. Cooperation and Compensation Involving Non-Participants:

Seller grants permission for an Illinois real estate licensee who is not a Participant as defined in Paragraph 2 to have access to the Property for purposes of showing.

Yes **No** (/) *[SELLER(S) INITIALS]*

By checking "Yes" Seller permits an Illinois real estate licensee who is not a Participant as defined in Paragraph 2 to access the Property.

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17. Marketing Authorization: Brokerage is authorized to advertise, promote, and market the Property which shall include, but not be limited to, in Managing Broker's sole discretion, the display of signs, placement of the Property in any Multiple Listing Service in which Managing Broker is a participant, and promotion of the Property through any electronic medium and/or on any Internet Website to which the Brokerage, Managing Broker and/or Designated Agent(s) may subscribe. Brokerage is authorized to affix a keybox to the Property, and provided the owner is absent, any MLS participant or subscriber associated with the Multiple Listing Service(s), or other licensees who are not Participants as defined in Paragraph 2 and authorized in the preceding paragraph, whether acting as a buyer's representative or otherwise, shall have the right, through use of said keybox, to show the Property at any reasonable time. It is not a requirement of the Multiple Listing Service or Brokerage that a Seller allow use of a keybox. Seller acknowledges that neither listing nor selling brokerage, the Mainstreet Organization of REALTORS®, nor any Multiple Listing Service is an insurer against the loss of Seller's personal property. Seller is advised to safeguard or remove valuables now located on said Property. Seller is further advised to verify the existence of said valuables and obtain personal property insurance through Seller's insurance agent. Further, Seller hereby grants Brokerage and Brokerage shall have the right, and Seller acknowledges that Managing Broker may have an obligation under applicable Multiple Listing Service rules and regulations as a condition of placing Seller's Property in such Multiple Listing Service, to release information as to the amount of selling price, type of financing, and number of days to sell the Property to any Multiple Listing Service of which Managing Broker is a participant at the time the Property is sold and closed.

18. Office Website Policy: A Broker Reciprocity Internet Data Exchange ("IDX") and/or Virtual Office Website ("VOW") exist for the purpose of marketing properties to consumers on the Internet who have established a brokerage-consumer relationship, as defined by Illinois Real Estate License Act of 2000, as amended, giving the consumer the opportunity to search for active and closed listing data, subject to Brokerage's oversight, supervision and accountability. The IDX and VOW Policy states that an IDX or a VOW shall not display listings or property addresses of any seller who has affirmatively directed the brokerage to withhold the seller's listing or property address from display on the Internet. An IDX and a VOW may allow third parties to write comments or reviews about particular listings or display a hyperlink to such comments or review in immediate conjunction with particular listings or display an automated estimate of the market value of the listing (or hyperlink to such estimate) in immediate conjunction with the listing. The Policies allow the Brokerage to disable or discontinue, at Seller's request, either or both of the aforementioned IDX and VOW features (display of listing and display of listing address and ability to make comments or display estimate of market value).

WITH REGARD TO DISPLAYING THE PROPERTY ON THE INTERNET, SELLER HEREBY DIRECTS BROKERAGE AS FOLLOWS:

(____/____) *[SELLER(S) INITIALS]* I do do NOT want the Property listing to be displayed on the Internet.

(____/____) *[SELLER(S) INITIALS]* I do do NOT want the Property address to be displayed on the Internet.

(____/____) *[SELLER(S) INITIALS]* I do do NOT give permission for comments or reviews on my listing.

(____/____) *[SELLER(S) INITIALS]* I do do NOT want any automated estimate of value on my listing.

Seller acknowledges that Seller has read and understands the options presented above and that, if Seller has selected do NOT want the Property listing to be displayed on the Internet, consumers who conduct searches for listings on the Internet will not see information about Seller's Property in response to their search.

19. Title Insurance and Survey: Seller acknowledges that Seller has not added to nor disposed of any part of the Property, or gained any easements in favor of or against the Property not disclosed in the Title Guaranty Policy except as stated herein. Prior to closing, Seller agrees to furnish at Seller's expense a title insurance commitment for an Owner's Title Insurance Policy in the amount of the sale price, showing good title in the owner's name. After a sales contract has been signed, arrangements must be made to secure title insurance and schedule the closing. Seller understands that Seller is not required to use any particular title insurance company and that Seller or Seller's attorney may select any qualified licensed company for Seller's title insurance needs. Not less than one (1) business day prior to closing, except where the subject property is a condominium, Seller may be required, at Seller's expense, to furnish a Plat of Survey dated not more than six (6) months prior to the date of closing, prepared by an Illinois registered land surveyor, showing any encroachments, measurements of all lot lines, all easements of record, building set-back lines of record, fences, all building and other improvements on the real estate and distances therefrom to the nearest two lot lines. In addition, the survey to be provided shall be a boundary survey conforming to the requirements of the Illinois Department of Financial and Professional Regulation found at 68 Ill. Adm. Code, Sec. 170.56. The survey shall show all corners staked and flagged or otherwise monumented. The survey shall have the following statement prominently appearing near the professional land surveyor seal and signature: "This professional service conforms to the current Illinois minimum standards for a boundary survey. A Mortgage Inspection, as defined, is not a boundary survey, and does not satisfy the necessary requirements."

With regard to the issuance of title insurance:

(____/____) *[SELLER(S) INITIALS]* Seller authorizes Brokerage to order title insurance and related services on Seller's behalf through _____, an affiliate of Brokerage, for the estimated charges as disclosed in the Federal and State Disclosure Statements provided Seller by Brokerage.

(____/____) *[SELLER(S) INITIALS]* Seller directs that _____ provide the title insurance and related services as stated above.

(____/____) *[SELLER(S) INITIALS]* Seller or Seller's attorney will make the necessary arrangements for title insurance and any related services.

20. Disclosure: Seller understands that the information which Seller provides to Seller's Designated Agent(s) as marketing information will be used to advertise Seller's Property to the public and submitted to the Multiple Listing Service. It is essential that

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this information be accurate and truthful. Seller agrees to comply with the provisions of the Illinois Residential Real Property Disclosure Act, the Illinois Radon Awareness Act and, if applicable, the Federal Lead Based Paint Disclosure Regulations. Seller shall complete the applicable disclosure document(s) in a timely manner, shall not knowingly provide false or inaccurate information therein, and shall comply with all local government ordinances. Although Seller is marketing Seller's Property in its present physical condition, Seller understands that Seller may be held responsible by a buyer for any latent or hidden, undisclosed defects in the Property which are known to Seller but which are not disclosed to buyer. Seller shall indemnify, save, defend and hold Brokerage, Managing Broker, and Seller's Designated Agent(s) harmless from all claims, disputes, litigation, judgments and/or costs (including reasonable attorney's fees), whether or not frivolous, arising from any misrepresentations made by the Seller, from any incorrect information supplied by the Seller, or from any material fact concerning the Property including latent defects which the Seller fails to disclose. Further, Seller shall indemnify, save, defend, and hold Brokerage, Managing Broker, and Seller's Designated Agent(s) harmless from any claim, loss, damage, or injury to any person or Property while viewing the Property arising from the condition of Seller's Property.

The current form residential sales contract contains the following representations to be made by Seller:

Seller represents that with respect to the Real Estate, Seller has no knowledge of, nor has Seller received any written notice from any association or governmental entity regarding:

- a) zoning, building, fire or health code violations that have not been corrected;
- b) any pending rezoning;
- c) boundary line disputes;
- d) any pending condemnation or Eminent Domain proceeding;
- e) easements or claims of easements not shown on the public records;
- f) any hazardous waste on the Real Estate;
- g) real estate tax exemption(s) to which Seller is not lawfully entitled; or
- h) any improvements to the Real Estate for which the required initial and final permits were not obtained.

Seller further represents that:

(____ / ____) *[SELLER(S) INITIALS]* There *[CHECK ONE]* are are not improvements to the Real Estate which are not included in full in the determination of the most recent tax assessment.

(____ / ____) *[SELLER(S) INITIALS]* There *[CHECK ONE]* are are not improvements to the Real Estate which are eligible for the home improvement tax exemption.

(____ / ____) *[SELLER(S) INITIALS]* There *[CHECK ONE]* is is not an unconfirmed pending special assessment affecting the Real Estate by any association or governmental entity payable by Buyer after the date of Closing.

(____ / ____) *[SELLER(S) INITIALS]* The Real Estate *[CHECK ONE]* is is not located within a Special Assessment Area or Special Service Area, payments for which will not be the obligation of Seller after the year in which the Closing occurs.

If the seller has any questions or concerns regarding the representation to be made in the sales contract, seller reserves the right to obtain legal advice.

21. Limitations: The sole duty of the Brokerage is to effect a sale of the Property. The Brokerage, Managing Broker, Seller's Designated Agent(s), members of the Multiple Listing Service(s) to which the Managing Broker belongs, and the Mainstreet Organization of REALTORS® are not charged with the custody of the Property, its management, maintenance, upkeep, or repair. Illinois law allows licensees to prepare the sales contract using approved preprinted forms, but does not allow licensees to draft other legal documents required to close the sale. Therefore, the Seller agrees to draft and furnish, or have Seller's attorney draft and furnish all other legal documents necessary to close the sale.

22. Minimum Services: Illinois Real Estate License Act of 2000, as amended provides that all exclusive brokerage agreements must specify that the sponsoring broker, through one or more sponsored licensees, must provide at a minimum, the following services: (1) accept delivery of and present to the client offers and counter-offers to buy, sell, or lease the client's property or the property the client seeks to purchase or lease; (2) assist the client in developing, communicating, negotiating, and presenting offers, counter offers, and notices that relate to the offers and counteroffers until a lease or purchase agreement is signed and all contingencies are satisfied or waived; and (3) answer the client's questions relating to the offers, counter-offers, notices, and contingencies.

23. Taxes and Assessments: All taxes and all usually prorated expenses shall be prorated pursuant to the terms of the sales contract. Seller shall disclose any assessments or special taxes for improvements or lien for improvements, either of record or in process, applicable to the Property marketed herein, and should the Seller receive any notice thereof, Seller agrees to notify the Managing Broker or Designated Agent(s) immediately.

a) **SPECIAL ASSESSMENTS:** **Seller represents that there:** *[CHECK ONE]* is is not a proposed or pending unconfirmed special assessment affecting the property not payable by Seller after the date of closing. Seller further represents that the following confirmed special assessments are not due or will be due after the date of closing: _____ 20 _____ in the amount of \$ _____.

b) **SPECIAL SERVICE AREA:** **Seller represents that the property:** *[CHECK ONE]* is is not located within a Special Service Area, payments for which will not be the obligation of Seller after the date of Closing.

c) **CONDOMINIUM OR HOMEOWNERS' ASSOCIATION(S):** **The property and improvements described herein** *[CHECK ONE]* are are not part of a Condominium or Homeowners' Association. If the property is part of a Condominium or Homeowners' Association, the contact information for such association is:

Association Name: _____ Phone Number: _____
Management Company Name: _____ Phone Number: _____

d) **ASSOCIATION ASSESSMENTS/FEES:** Seller acknowledges a current Condominium or Homeowners' Association Assessment/Fee of \$ _____ per _____ which includes: _____

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e) ADDITIONAL ASSOCIATION ASSESSMENTS/FEES: Seller further acknowledges additional assessments/fees (such as a
302 Master Association Fee) of \$ _____ per _____ which includes: _____

303 **24. Earnest Money (choose one):**

304 a) (____ / ____)
305 */SELLER(S) INITIALS* The Earnest Money shall be held by the Brokerage, as Escrowee in trust for the mutual
306 benefit of the Buyer and Seller (hereinafter "Parties") in a manner consistent with Illinois
307 State Law. Upon initial closing, or settlement, the Earnest Money shall be applied first to the
308 payment of any expenses incurred by the Brokerage on Seller's behalf in the sale, and second
309 to payment of the Brokerage's sales commission, rendering the surplus, if any, to the Seller. If
310 a dispute arises between the Parties to a real estate transaction as to whether a default has
311 occurred, the Escrowee shall hold the Earnest Money and implement the procedure for
312 disbursement as agreed in writing by the Parties in the real estate contract, or pay pursuant
313 to subsequent joint written direction to Escrowee, or as directed by a court of competent
314 jurisdiction. Further, Seller agrees that Escrowee may deposit the funds with the clerk of the
315 Circuit Court by an action in the nature of interpleader. Seller agrees Escrowee may be
316 reimbursed from the Earnest Money for all costs, including reasonable attorney's fees, related
317 to the filing of the interpleader and hereby agrees to indemnify and hold Escrowee harmless
318 from any and all claims and demands, including the payment of reasonable attorney's fees,
319 costs, and expenses arising out of such default, claims, and demands. If Seller defaults, Earnest
320 Money, at the option of Buyer, shall be refunded to Buyer, but such refunding shall not release
321 Seller from the obligation of this Marketing Agreement. Transfer of escrow money to the
322 closing agent for the transaction may be made no sooner than two (2) business days prior to
323 the scheduled closing date.

324 b) (____ / ____)
325 */SELLER(S) INITIALS* Brokerage maintains a policy of not holding earnest money or any moneys in escrow for any
326 reason. At the written direction of the Parties to a real estate transaction, Earnest Money
327 deposited by a Buyer in the transaction shall be held in trust by an Escrowee selected by
328 Parties. Escrowee shall be duly licensed and authorized to hold money in escrow for the
329 mutual benefit of the Parties in a manner consistent with Illinois Law. In that event, the terms
330 of a written agreement between Escrowee and the Parties to the real estate transaction shall
control all issues regarding the holding and the disbursement of Earnest Money. If Seller
defaults, any refunding of the Earnest Money to Buyer at Buyer's direction shall not release
Seller from the obligation of this Marketing Agreement.

331 **25. Amendments:** Should it be necessary to amend or modify this Agreement, facsimile or electronic signatures of all parties to
332 this Marketing Agreement are accepted as original signatures. This Agreement may be executed in multiple copies and Seller's
333 signature hereon acknowledges that Seller has received a signed copy.

334 **26. Mediation:** Any controversy or claim arising out of or relating to this Agreement or the breach thereof shall be mediated in
335 accordance with rules then pertaining of the American Arbitration Association.

336 **27. Indemnification:** Seller agrees to indemnify Brokerage, Managing Broker and Designated Agent(s) to save, defend, and hold
337 them harmless on account of any and all loss, damage, cost, or expense (including reasonable attorney's fees) incurred by them arising out of this
338 Agreement, or in the collection of fees or commissions due Brokerage pursuant to this Agreement, provided Brokerage is not found to be at fault.

339 **28. Disclaimer:** Seller acknowledges that Brokerage, Managing Broker and Seller's Designated Agent(s) are acting solely as real
340 estate professionals, and not as attorney, tax advisor, surveyor, structural engineer, home inspector, environmental consultant,
341 architect, contractor, or other professional service provider. Seller understands that such other professional service providers are
342 available to render advice or services to the Seller, if desired, at Seller's expense.

343 **29. Costs of Third-Party Services or Products:** Seller is responsible for the costs of all third-party products or services such as
344 surveys, soil tests, title reports, well and septic tests, etc.

345 **30. Lease of Property:** Although the purpose of this Agreement is to bring about a sale, option, or exchange of the Property, Seller
346 agrees to pay Brokerage a leasing commission of \$ _____ if the Property is leased within the marketing period. If the
347 tenant to whom the Property is leased later purchases the Property, Seller agrees to pay Brokerage a sales commission of _____
348 on the full sale price. If the property is to be marketed for lease, a separate exclusive listing agreement for lease will need to be
349 agreed upon by the parties to this agreement.

350 **31. Severability:** In case any one or more provisions of this Agreement shall, for any reason, be held to be invalid, illegal, or
351 unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision hereof, and this
352 Agreement shall be construed as if such invalid, illegal, or unenforceable provision had never been contained herein.

353 **32. Notice:** All notices required shall be in writing and shall be served by one party to this agreement to the other party. Notice to
354 any one of the multiple-person party shall be sufficient notice to all. Notice shall be given in the following manner:
355 a) By personal delivery of such notice; or

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356 b)By mailing of such notice to the addressees recited herein by regular mail and by certified mail, return receipt requested. Except
357 as otherwise provided herein, notice served by certified mail shall be effective on the date of mailing; or
358 c)By sending facsimile transmission. Notice shall be effective as of date and time of facsimile transmission, provided that the notice
359 transmitted shall be sent on business days during business hours (8:00 A.M. to 6:00 P.M. Chicago Time). In the event fax notice
360 is transmitted during non-business hours, the effective date and time of notice is the first hour of the first business day after transmission; or
361 d)By sending e-mail transmission. Notice shall be effective as of date and time of e-mail transmission, provided that the notice
362 transmitted shall be sent on business days during business hours (8:00 A.M. to 6:00 P.M. Chicago Time), and provided further
363 that the **recipient provides written acknowledgment to the sender** of receipt of the transmission (by e-mail, facsimile, or by
364 regular mail). In the event e-mail notice is transmitted during non-business hours, the effective date and time of notice is the first
365 hour of the first business day after transmission; or
366 e)By commercial overnight delivery (e.g., FedEx). Such Notice shall be effective on the next Business Day following deposit with
367 the overnight delivery company.

368 **33. Entire Agreement:** This Agreement constitutes the complete understanding and entire agreement between the parties relating
369 to the subject thereof, and any prior agreements pertaining thereto, whether oral or written, have been merged and integrated into
370 this Agreement. **This Agreement may not be terminated or amended prior to its termination date without the express written
371 consent of both parties to this Agreement.**

372 Seller hereby acknowledges receipt of a signed copy of this Agreement and all attachments. The attachments include the following:
373 [HERE LIST ALL ATTACHMENTS]:

374 *[SIGNATURES REQUIRED OF ALL WHO HAVE A LEGAL OR EQUITABLE INTEREST IN THE PROPERTY.]*

375 **Steve Rettig**

376 DESIGNATED MANAGING BROKER *[PRINT]*

377 *Steve Rettig*

378 DESIGNATED MANAGING BROKER *[SIGNATURE]*

379 **3/9/2023**

380 DATE

381 *Rubi Gonzalez*

382 DESIGNATED AGENT *[SIGNATURE]*

383 **3/9/2023**

384 DATE

385 **939 W. North Avenue, # 750**

386 OFFICE ADDRESS

387 **Chicago IL 60642**

389 **708-653-6831**

390 DESIGNATED AGENT PHONE FAX

391 OFFICE PHONE

393 **RUBIREALESTATEBROKER@GMAIL.COM**

394 E-MAIL ADDRESS

SELLER *[SIGNATURE]*

SELLER *[SIGNATURE]*

CURRENT MAILING ADDRESS *[REQUIRED]*

DATE

PHONE FAX

E-MAIL ADDRESS

FOR INFORMATION ONLY:

SELLER'S ATTORNEY NAME

PHONE/E-MAIL ADDRESS

ADDENDUM TO EXCLUSIVE AUTHORIZATION AND RIGHT TO SALE

2nd Chance Investment Group, LLC ("Debtor") agrees to grant EXP REALTY , designated Broker Steve Reddig, ("Broker") the exclusive right to negotiate a sale of the real property commonly described as 3122 Emery Lane, Robbins, IL 60472 ("Property") upon the terms and conditions of the Exclusive Authorization and Right to Sell Property ("Exclusive Authorization"), by the following terms and conditions:

1. Addendum. This Addendum applies to the Exclusive Authorization. Notwithstanding any contrary terms and conditions in the Exclusive Authorization, this Addendum shall apply.

3. Termination. The Debtor may terminate the Exclusive Authorization at the Debtor's option and upon written notice to the Broker at any time, and no liability or obligations shall accrue to the estate or to the Debtor as a result of any such termination.

4. Abandonment. The Debtor reserves the right, in the Debtor's sole discretion, to determine not to sell the Property and to abandon the Property by serving a notice of the Debtor's intention to abandon the Property upon the Debtor, the Debtor's counsel, the United States Debtor, all creditors, and all parties in interest. In the event of any such abandonment, the Exclusive Authorization and this Addendum shall terminate, and no liability or obligations shall accrue to the estate or to the Debtor as a result of any such abandonment and termination.

5. Conditions of Sale. The Broker agrees and understands that any sale of the Property shall be subject to the following terms and conditions:

b. If for any reason, or no reason whatsoever, the Debtor is unable to deliver possession or title to the Property to any potential purchaser, the purchaser's sole remedy shall be the return of any money that the purchaser has deposited towards the purchase of the Property.

c. The Debtor is selling the Property in an "AS IS" condition or basis by quitclaim deed without any representations or warranties whatsoever, including without limitation representations or warranties as to title, oil and mineral

rights, city or government agency notifications regarding work to be done, marketability of title, ownership, physical condition, compliance with state, city or federal statutes, codes, ordinances, or regulations, geological stability, zoning, suitability for improvement, and fire insurance policies to cover any improvements on the Property, nor any assurances regarding if the property is subdividable.

d. The sale of the Property is subject to Bankruptcy Court approval after notice to the Debtor, the Debtor's counsel, the United States Debtor, all creditors, and all parties in interest as required by the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and Local Bankruptcy Rules.

e. The sale is subject to overbids.

f. The purchaser shall, at the purchaser's sole expense, acquire any and all insurance policies that the purchaser desires to cover the Property. The Debtor does not agree to acquire or transfer any insurance policies to the purchaser.

g. The purchaser is to arrange for all financing of the acquisition of the Property before the close of escrow.

h. All escrow fees shall be shared and paid on a 50/50 basis by the Debtor and the purchaser.

i. The purchaser shall, at the purchaser's sole expense, install all smoke detectors, if any, as may be required by state or local law. The Debtor is not required to deliver to the purchaser a written statement of compliance with any applicable state and local law.

j. The purchaser shall, at purchaser's sole expense, obtain any and all pest control inspection repairs that purchaser deems appropriate.

k. If any local ordinance requires that the Property be brought into compliance with minimum energy conservation standards as a condition of sale or transfer, the purchaser shall comply with and pay for these requirements at purchaser's sole expense.

l. Any sale is subject to the following conditions being satisfied before the close of escrow:

(1) the Debtor must prevail with respect to any objections to the proposed sale and obtain a court order authorizing the sale, or alternatively have an order confirming a Chapter 11 Plan of Reorganization that otherwise authorizes the Debtor to proceed; and

(2) the Debtor reserves the right to reject any and all offers which in his/her judgment are insufficient.

m. The Property is being sold subject to:

(1) All general and special taxes that are presently due, or may become due, regarding the Property, other than property taxes, which shall be prorated as of the close of escrow;

(2) Any and all easements, restrictions, rights and conditions of record and rights of way, against, on or regarding the Property. Title, however, is to be transferred free of secured claims of record.

6. Payment of Commission. The commission to be paid to the Broker shall only be paid from the proceeds of the sale of the Property. The payment of the commission is subject to prior approval of the Bankruptcy Court.

7. Reduction of Listing Price and Extension of Term of Listing Agreement. The Debtor may, in the Debtor's sole discretion and business judgment and without further Court order, modify the Exclusive Authorization by reducing the listing price and/or extending the term of the Exclusive Authorization.

8. Entire Agreement. This Addendum and the Exclusive Authorization, to the extent that such Exclusive Authorization is not contrary to the terms and conditions herein, constitute the entire contract between the parties. All prior agreements between the parties are incorporated into this agreement. Its terms are intended by the parties as a final expression of their agreement with respect to such terms as are included herein and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. The parties further intend that this Addendum and the Exclusive Authorization constitute the complete, final, and exclusive statement of the terms of the agreement and that no extrinsic evidence whatsoever may be

introduced in any judicial or arbitration proceeding, if any, involving this Addendum and the Exclusive Authorization.

9. Bankruptcy Court Jurisdiction. The Bankruptcy Court, sitting shall have exclusive jurisdiction to resolve any and all disputes relating to this Addendum and the Exclusive Authorization. This Addendum and the Exclusive Authorization and any disputes related thereto shall be governed by Illinois law.



ILLINOIS REALTORS®
DISCLOSURE OF INFORMATION AND ACKNOWLEDGEMENT
LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS



Lead Warning Statement

Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

Property Address: 3122 EMERY LN Robbins, IL 60472

Seller's Disclosure (initial)

____ (a) Presence of lead-based paint and/or lead-based paint hazards (check one below):

Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

____ (b) Records and Reports available to the seller (check one below):

Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents below):

Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Purchaser's Acknowledgment (initial)

____ (c) Purchaser has received copies of all information listed above.

____ (d) Purchaser has received the pamphlet *Protect Your Family From Lead in Your Home*.

____ (e) Purchaser has (check one below):

Received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection of the presence of lead-based paint or lead-based paint hazards; or

Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

Agent's Acknowledgment (initial)

____ (f) Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify to the best of their knowledge, that the information they have provided is true and accurate.

Seller _____ Date _____

Purchaser _____ Date _____

Seller _____ Date _____

Purchaser _____ Date _____

Agent Rubi Gonzalez Date 3/9/2023

Agent _____ Date _____

(This disclosure form should be attached to the Contract to Purchase.)

FORM 420 (05/2021) COPYRIGHT ILLINOIS REALTORS®



ILLINOIS REALTORS®
DISCLOSURE OF INFORMATION ON RADON HAZARDS
(For Residential Real Property Sales or Purchases)



Radon Warning Statement

Every buyer of any interest in residential real property is notified that the property may present exposure to dangerous levels of indoor radon gas that may place the occupants at risk of developing radon-induced lung cancer. Radon, a Class-A human carcinogen, is the leading cause of lung cancer in non-smokers and the second leading cause overall. The seller of any interest in residential real property is required to provide the buyer with any information on radon test results of the dwelling showing elevated levels of radon in the seller's possession.

The Illinois Emergency Management Agency (IEMA) strongly recommends ALL homebuyers have an indoor radon test performed prior to purchase or taking occupancy, and mitigated if elevated levels are found. Elevated radon concentrations can easily be reduced by a qualified, licensed radon mitigator.

Seller's Disclosure (initial each of the following which applies)

- (a) Elevated radon concentrations (above EPA or IEMA recommended Radon Action Level) are known to be present within the dwelling. (Explain).
- (b) Seller has provided the purchaser with the most current records and reports pertaining to elevated radon concentrations within the dwelling.
- (c) Seller either has no knowledge of elevated radon concentrations in the dwelling or prior elevated radon concentrations have been mitigated or remediated.
- (d) Seller has no records or reports pertaining to elevated radon concentrations within the dwelling.

Purchaser's Acknowledgment (initial each of the following which applies)

- (e) Purchaser has received copies of all information listed above.
- (f) Purchaser has received the IEMA approved Radon Disclosure Pamphlet.

Agent's Acknowledgement (initial IF APPLICABLE)

- (g) Agent has informed the seller of the seller's obligations under Illinois law.

Certification of Accuracy

The following parties have reviewed the information above and each party certifies, to the best of his or her knowledge, that the information he or she has provided is true and accurate.

Seller _____

Date _____

Seller _____

Date _____

Purchaser _____

Date _____

Purchaser _____

Date _____

Agent Rubi Gonzalez

Date 3/9/2023

Agent _____

Date _____

Property Address: 3122 Emery Ln

City, State, Zip Code: Robbins, IL 60472

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EXHIBIT 2



To Whom It May Concern:

RE: Details of Anna Matsunaga's qualifications and training.

*Started Real Estate Investing mentorship in 2002

*Realtor® /Licensed Agent since 2003

*Became Partner at Keller Williams Tacoma in 2005

* Certified at a Negotiations Expert in 2008

*Licensed as a Managing Broker in 2011

*Has completed over 3 years of weekly coaching

*Has completed courses in Listing Properties, Selling Properties, Prospecting, Real Estate Law, Landlord Tenant Law, Statistics, Lending, Building Construction, Appraisal, Title Issues, Escrow Procedures, Consulting, 1031 Exchange, Investing, Fair Housing, Marketing Via Email, Marketing Via Social Media, Photography, Sales and much more.

*Consistently in top 10% of agents in local office & NWMLS

*Supported by 1 full time administrator with over 5 years of real estate experience & 2 Showing brokers/ property specialists as well as a full suite of tools to smoothly bring transactions to closing.

*Vendor list of several hundred contacts that have been vetted for serving client needs.

*Managing Broker of Team Momentum @ Keller Williams Tacoma

-References available upon request.

ABOUT ME

I executed an event on behalf of the company CrossCountry Mortgaged, for the Latino real estate agents community. I can gather informa on rapidly and organize a business plan. I'm bilingual that can help assist Spanish-speaking clients. I love event planning and designing social media posts.

LINKS

Real Estate Website: <http://WWW.RubiGonzalez.COM>

Languages

SPANISH

REFERENCES

ANDREW STOLL
Stoll Real Estate
T: 847-962-5626

EDWIN LOYA
Pharmacist
T: 708-690-6559

exp[®] REALTY

RUBI GONZALEZ

LOAN OFFICER/ REALTOR

WORK EXPERIENCE

NATIONS LENDING
Palos Heights
Oct 2022 - Present

- Loan Officer
 - I assisted with Spanish leads and gathering informa on from clients.
 - Gather all the pieces to create a loan applica on and follow up with the client.
 - Study the new updates on different types of loans available.

EXP REALTY
Chicago
Jul 2022 - Present

- Realtor
 - Create and plan social and business events.
 - The leader of my Her Group.
 - Created Social Content and Videos.
 - Gather sponsors for Events and build business rela onships.
 - Help customers with buying and selling.
 - Help my investors find proper es for their next investments.
 - Gather Ideas on the next phase of business.

CROSSCOUNTRY MORTGAGE
Palos Height
Feb 2022 - Sep 2022

- Loan Officer
 - Help with the Spanish-speaking Clients.
 - Gather clientele and convert them into leads.
 - Assist the Branch Manager with Leads and communicate with their client.
 - Help with the social media and design the next adver sing posts.
 - Plan and organize profitable events.

EDUCATION

WESTWOOD COLLEGE
Calumet City

- Some College (no degree)
 - Criminal Jus ce.

EISENHOWER HIGH SCHOOL
Blue Island , IL
2005

- High school diploma